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Report
of the
Lieutenant-Governor's Committee
on
Housing Conditions
in Toronto

1934

To the School of Architecture
of the University of Toronto

With

The Compliments of

The Lieutenant-Governor's Committee

on

Housing Conditions in Toronto

Herbert A. Ames,

March 18 34

Government House
Toronto

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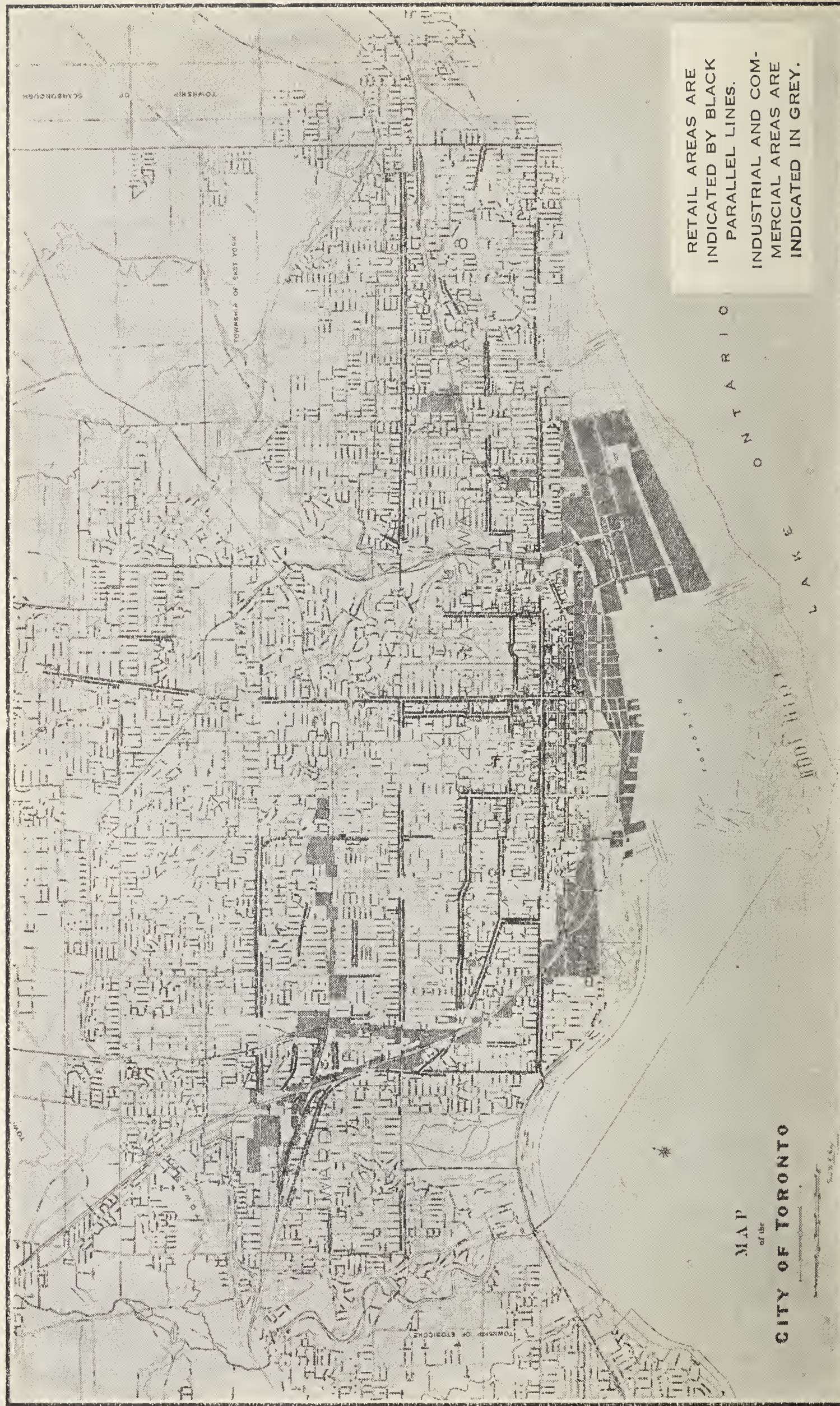
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RETAIL AREAS ARE
INDICATED BY BLACK
PARALLEL LINES.
INDUSTRIAL AND COM-
MERCIAL AREAS ARE
INDICATED IN GREY.

MAP
of the
CITY OF TORONTO

MEMBERSHIP OF THE COMMITTEE

COLONEL THE HON. HERBERT A. BRUCE, M.D., F.R.C.S. (Eng.), LL.D.; Chairman of the Committee; Member of the Board of Governors, University of Toronto; Emeritus Professor of Surgery, University of Toronto; Lieutenant-Governor of the Province of Ontario.

MR. THOMAS BRADSHAW, President, North American Life Assurance Company; President, Federation for Community Service.

PROFESSOR H. M. CASSIDY, PH.D.; Assistant Professor of Social Science, University of Toronto; recently appointed Director of Social Welfare for the Province of British Columbia.

MR. WILLIAM DUNN, President, Toronto District Trades and Labour Council; Member of the Advisory Vocational Committee of the Board of Education of Toronto.

MR. J. J. GIBSON, General Manager, Chartered Trust and Executor Company; Chairman, Council of Federation for Community Service; Member of the Board of Governors, University of Toronto.

MRS. GEORGE HASTINGS, President, Central Women's Liberal-Conservative Auxiliary Association; Charter Treasurer of the Beaches Loyal Orange Benevolent Association; Vice-President of the Citizens Friendship League.

MRS. J. P. HYNES, President, Toronto Local Council of Women; Past President, Catholic Women's League; Past President, St. Michael's Hospital Women's Auxiliary.

MR. J. M. MACDONNELL, General Manager, National Trust Co. Ltd.; President, Toronto Board of Trade; Chairman of the Board of Trustees, Queen's University.

MRS. W. L. MCFARLAND, Immediate Past President, Toronto Local Council of Women; Member of the Board on Old Age Pensions; Member of Advisory Board on Maternal Welfare.

MRS. H. P. PLUMPTRE, Member and Ex-Chairman, Board of Education of Toronto; Canadian Delegate to the Assembly of the League of Nations, 1931; Canadian Delegate to the International Red Cross Conference, Tokio, 1934

MR. DAVID SHEPHERD, B.Sc. (Edin.), A.M.E.I.C., A.M. INST. C.E.; Vice-President, Campbell and Shepherd, Limited, Engineers; (co-opted by the Committee.)

MRS. DANIEL STRACHAN, President, Toronto Women's Liberal Association; Past President, Women's Missionary Society of the Presbyterian Church in Canada.

PROFESSOR E. J. URWICK, M.A. (Ox.); Head of the Department of Political Science and Economics, and Director of the Department of Social Science, University of Toronto; Vice-President of the Canadian Political Science Association; Vice-President of the Institute of Sociology, England.

PROFESSOR H. WASTENEYS, PH.D., F.R.S.C.; Professor of Bio-Chemistry and Special Lecturer on The Relation of Science to Civilisation in the University of Toronto; Hon. Administrator Toc H, Eastern Canada; Chairman, Central Committee for Education and Recreation for the Unemployed, Toronto; Vice-Chairman, Board of Directors, University Settlement.

Secretary: PROFESSOR H. M. CASSIDY, PH.D.

Assistant Secretary: MISS HELEN M. SPENCE, B.A.



THE BOARD OF CONTROL TORONTO

Extract from Minutes, March 14, 1934.

His Worship the Mayor placed before the Board the following memorandum:

“At a conference which the Board of Control had with His Honor the Lieutenant-Governor, relative to his Centennial Address on housing conditions in the City of Toronto, His Honor made the following recommendations, viz.:

Terms of Reference.

‘A Committee to enquire into housing conditions in the several areas of the City of Toronto, with special reference to—

1. The quality of the accommodation in regard to
 - (a) Construction
 - (b) Sanitary facilities
 - (c) Overcrowding
 - (d) The existence of conditions generally detrimental to health.
2. Rentals paid by tenants.
3. The environmental conditions.

And to make general recommendations with regard to the steps necessary to remedy any undesirable conditions disclosed.’

Many persons were nominated, and those indicated in the following list are respectfully requested to accept

appointment to an Advisory Committee for the purpose of rendering voluntary service to their fellow-citizens. His Honor the Lieutenant-Governor has agreed to accept the Honorary Chairmanship of the aforesaid Committee.

1. MR. J. M. MACDONNELL, President, Board of Trade.
2. PROFESSOR E. J. URWICK, Professor of Economics, U. of T., and Director of Department of Social Science.
3. MR. WILFRID HEIGHINGTON, K.C.
4. MR. J. J. GIBSON, Chairman, Council of Federation for Community Service.
5. MR. THOMAS BRADSHAW, President, Federation for Community Service.
6. PROF. H. WASTENEYS, Vice-Chairman, Board of Directors, University Settlement; Professor of Bio-Chemistry, U. of T.; Special lecturer in Science and Civilization.
7. PROFESSOR H. M. CASSIDY, Professor of Social Science, U. of T.
8. MRS. H. P. PLUMPTRE, Ex-Chairman, Board of Education.
9. MRS. J. P. HYNES, President, Toronto Local Council of Women.
10. MRS. W. L. MCFARLAND, Past President, Toronto Local Council of Women.
11. MRS. GEO. HASTINGS, President, Women's Liberal-Conservative Association.
12. MRS. DANIEL STRACHAN, President, Toronto Women's Liberal Association.
13. MR. WILLIAM DUNN, Trades and Labour Council."

The Board approved of the proposed plan as outlined in the foregoing memorandum and concurred in the appointment of the above persons to the Advisory Committee.

FOREWORD

In proposing a toast to "The City of Toronto" at a luncheon given on the occasion of the city's centennial celebrations on March 6, 1934, His Honour Dr. H. A. Bruce, Lieutenant-Governor of the Province of Ontario, spoke in part as follows:—

The health of Toronto must necessarily mean the health of its citizens. It must mean, too, the continued progress and development of Toronto along desirable lines. We have a great and beautiful city that has been blessed by honest and efficient government. It is a city enviably situated, a city of fine residential areas, of beautiful buildings, of high standards of citizenship. That is how we see it; but I fear, in all candour one must confess that this city, in common with every large city, has acquired inevitable 'slum districts'.

These areas of misery and degradation exert an unhappy environmental influence upon many of our citizens. You will probably say: "But Toronto has few such areas and they are not of great extent!" I say, and I think you will agree with me, that Toronto wants **none** of them, and that the Toronto of the future which we like to contemplate **will** have none of them.

It seems to me that the only availing remedy in Toronto is a planned decentralization which will take the outmoded factory away from our congested central areas and substitute for it in the outskirts a new modern building. That would permit workers to establish their homes convenient to their work in surroundings where their children would learn by experience that grass is a green, living and loving carpet, and that there are really and truly other and lovelier flowers than those of the lithographed calendar that hangs on the cracked, crumbling and soiled wall of a murky room into which the sun's rays have never penetrated. It seems to me, also, that as we evacuate those factories and hovels, we must raze them and bury the distressing memory of them in fine central parks and recreational centres. These parks and recreational centres would be devoted to the physical and mental improvement of our people—they would be community centres for ennobling uses of leisure, which to-day hangs heavy on the hands of thousands of our citizens, both employed and unemployed.

Shortly after this speech had been made the Board of Control conferred with His Honour and accepted his suggestion that a committee be appointed to investigate the housing conditions of Toronto. Special attention was to be paid to the construction of the houses, their sanitary facilities, and the overcrowding and other conditions detrimental to health that might exist in them. The rentals paid by the tenants were to be investigated and the surroundings of the undesirable areas surveyed. Finally, remedies were to be recommended. The exact terms of reference of the committee may be found in the minutes of the Toronto Board of Control for March 14, 1934. The relevant extract is reproduced on page 2.

The first meeting of the Committee was held at Government House, Toronto, on March 17, 1934, chiefly for organization purposes. Professor Urwick was elected vice-chairman, Professor Cassidy, secretary, and Mr. Gibson, treasurer. These officers, together with Mrs. Plumptre and Professor Wasteney, were elected an executive committee. Mr. Heighington presented his regrets that he would be unable to serve on the Committee. Mr. Macdonnell informed the Committee that he would find it impossible to attend the meetings; and requested that Mr. David Shepherd, of Campbell and Shepherd, Engineers, be allowed to attend in his place and keep him acquainted with its progress. The Committee accepted Mr. Macdonnell's suggestion, and Mr. Shepherd kindly consented to associate himself with the Committee.

Weekly meetings were held until July. The Committee then adjourned to meet again in September for consideration of a draft report. An interim statement of progress was presented to the Mayor on May 31. In June Professor Cassidy, the secretary, was appointed Director of Social Welfare in the Province of British Columbia. His place was taken by the assistant secretary, Miss Helen Spence, who ably continued the work of preparing the material for the final report.

The Committee's task was to discover what slum conditions existed in Toronto, what advice competent Toronto authorities could offer regarding the alleviation of such conditions, and what remedies had been applied to similar conditions in Canada and abroad. In order to cover this wide field in the shortest possible time sub-committees were formed to deal with specific problems and various members undertook to report upon the solutions of slum problems which had been devised and applied in countries other than Canada.✓

Among the most important sources of information regarding conditions in Toronto were two special surveys carried on under the auspices of the Committee. One of these was extensive, the other intensive. The object of the extensive survey was to locate those districts where physically unsatisfactory or overcrowded houses were present and to secure a rough inventory of the "substandard" dwellings in the city and their typical defects. The intensive survey was intended to give a detailed picture of the housing conditions over the whole of a particular area and to gain an understanding of the related recreational, social and traffic problems. For the purposes of the extensive survey the Committee enlisted the aid of the principal social agencies in the city whose work brings them into close contact with the poorest families. With their assistance and that of several other organizations and private individuals, a list of nearly two thousand addresses of unsatisfactory dwellings was compiled. These houses were then visited by our investigators. For each house some seventy specific points relating to the type of house, the sanitary facilities, the state of repair, the number of persons in the household, etc., were recorded. The tabulation of these cards and the analysis of the results of this survey led to the selection of the districts known generally as Moss Park and the Ward as the areas for further detailed study. There an intensive house-to-house investigation was carried on. In this work a simplified form of record was used



GENERAL VIEW OF SLUM AREAS WEST OF THE DON RIVER.

for each house and more information was secured on the general environmental conditions. Some results of this survey—which will surprise many of Toronto's more complacent citizens—will be found in the following chapter. An accompanying photograph illustrates the crowded conditions of housing in downtown Toronto where the intensive surveys took place.

While the surveys were being carried forward, a mass of information on the housing problem in general, both in Toronto and elsewhere, was being collected. Statistics regarding dwellings, population, land area, vacant lands, park space, assessment figures, incidence of certain diseases, and a host of other matters were received and tabulated. Interested groups were asked

to submit their views for consideration by the Committee. A great number of private individuals were interviewed by different members of the Committee in an effort to secure first hand reliable information from those in close touch with the many aspects of the problem.

In the work of the surveys volunteer investigators were supplied by the following:—

The Department of Social Science, University of Toronto.

The Local Council of Women of Toronto.

The Junior League of Toronto.

The League for Social Reconstruction, Toronto Branch.

Toc H, Toronto Branch.

Useful information and aid was gladly given by a large number of social and other agencies in the city, including the following:—

Big Sister Association.

Big Brother Movement Incorporated.

Board of Education of the City of Toronto.

Catholic Welfare Bureau.

Central Neighborhood House.

Children's Aid Society of Toronto.

Federation of Jewish Philanthropies.

Jewish Big Brother Movement.

Jewish Big Sister Movement.

Jewish Family Welfare Bureau.

Neighborhood Workers Association.

Poppy Fund.

Social Service Department of the General Hospital.

St. Christopher House.

St. Elizabeth Visiting Nurses' Association.

University Settlement.

Toronto Housing Company, Ltd.

Victorian Order of Nurses.

Visiting Housekeepers Association.

Various departments of the Toronto City Hall co-operated most cordially. Our thanks are particularly due to the following gentlemen:—

BRIGADIER-GENERAL D. C. DRAPER, C.M.G., D.S.O.,
Chief Constable.

INSPECTOR SCOTT, INSPECTOR MARSHALL and INSPECTOR LUNDY of the Police Department.

MR. W. GEORGE FARLEY, Assessment Commissioner and MR. HARRY NIXON, Deputy Assessment Commissioner.

MR. T. D. LE MAY, Commissioner of City Planning and City Surveyor.

MR. DANIEL CHISHOLM, Commissioner of Property, Chairman of the Toronto Housing Commission.

MR. SHOLTO SCOTT, City Auditor, Secretary of the Toronto Housing Commission.

MR. K. S. GILLIES, Commissioner of Buildings.

DR. GORDON P. JACKSON, Medical Officer of Health.

MR. A. W. LAVER, Commissioner of Public Welfare.

The Committee also desires to express its thanks to many members of the staffs of these and other city departments to whose work it must have added appreciably in recent months.

A committee of the Toronto Chapter of the Ontario Association of Architects rendered valuable aid. A small group of architects performed a multitude of services, to which many pages of our Report bear record. This group consisted of Professor Arthur, of the School of Architecture in the University of Toronto, Mr. R. A. Fisher, Mr. Gordon Culham, Mr. J. H. Craig, and Mr. Anthony Adamson.

Special thanks are also due to Mr. N. Cauchon of Ottawa, whose expert knowledge of town planning and housing was made available to the Committee. In another field the contributions of Dr. FitzGerald, Director of the School of Hygiene of the University of Toronto, and of Dr. Defries, the Associate Director, were equally useful. Mr. W. F. Prendergast also rendered valuable aid in a variety of fields.

To Miss Irene M. Biss, of the Department of Economics of the University of Toronto, we are indebted for expert assistance in framing and testing the questionnaires used in our surveys.

The final arrangement and editing of the Report were undertaken by Mr. A. F. Wynne Plumptre of the same Department whose assistance was invaluable to the Committee.

Space does not admit acknowledgment of the services of many more individuals and groups. We trust that they will not consider us ungrateful: and we feel confident that they, like ourselves, will feel amply rewarded for any efforts they have taken if this Report, to which they have lent assistance, contributes to the future health and happiness of the least fortunate citizens of Toronto.

CHAPTER I.

HOUSING IN TORONTO

Definition of Slums and Unfit Dwellings.

If by a slum we mean a large area in which all or nearly all the houses are disreputable, decayed, and dirty, in which numerous families are herded together, overcrowded, shiftless, perhaps criminal or semi-criminal, in which the decencies of life are neglected, and the amenities of life are non-existent; then we can say that Toronto is free from slums. For such areas, which have formed the plague spots of some of the cities of the old world, do not exist—yet—in our city. But if by slums we mean small and scattered groups of dwellings in which the conditions of slum life are in full evidence, then the evidence we have collected will show that we are justified in speaking of “slum conditions” and even “slum areas” in Toronto. No exact estimate of the extent of these conditions can be given. As a clue, however, we know from the Census of 1931 that Toronto then contained 120,419 dwelling houses, (with subdivisions, 138,472 structurally separate units) for the accommodation of 149,994 households. Further, we may infer from our own survey that at least two or three thousand of these dwellings are unfit for a satisfactory family life, and that an equally large number of households are subjected to conditions of living which are not compatible with health of body and mind.

Before we substantiate these statements we must define what we mean by such terms as “unfit” or “unsatisfactory” in relation to conditions of housing. We have adopted a standard of “fitness”, based upon the verdict of experts in many countries, which may be stated briefly as follows:—

House Satisfying Minimum Standard for Health. A fit and satisfactory dwelling place is one which satisfies the detailed conditions laid down in Appendix I on page 124. For present purposes it is sufficient to say that such a dwelling is:—

- (1) Free from serious dampness, and with adequate protection from rain, snow and wind.
- (2) Adequately lighted, ventilated and heated in winter.
- (3) Properly drained and furnished with sanitary conveniences, including at least an inside sink with water tap and escape pipe, a bath or basin, and separate closet accommodation, with entrance from within the house.
- (4) Equipped with accommodation for preparation and cooking of food, and for storage of food in a reasonably cool place protected from dust and flies.
- (5) Capable of being kept free from rats and other vermin.

House Satisfying Minimum Standard of Amenities. This very modest standard for health was supplemented, in our investigation, by a "Standard of Amenities". This standard specifies conditions, not perhaps absolutely essential to health, but certainly to reasonable comfort. It is described in full in Appendix I on page 124. For the present it may be summarised by saying that, in order to reach it, in addition to measuring up to the specifications of the health standard a house must have:—

- (1) Central heating.
- (2) Cement cellar.
- (3) Artificial light available in all rooms.
- (4) Entire freedom from vermin.
- (5) Complete inside plumbing.
- (6) Individual cooking arrangements for each household.

Of these standards, it may be said at once that

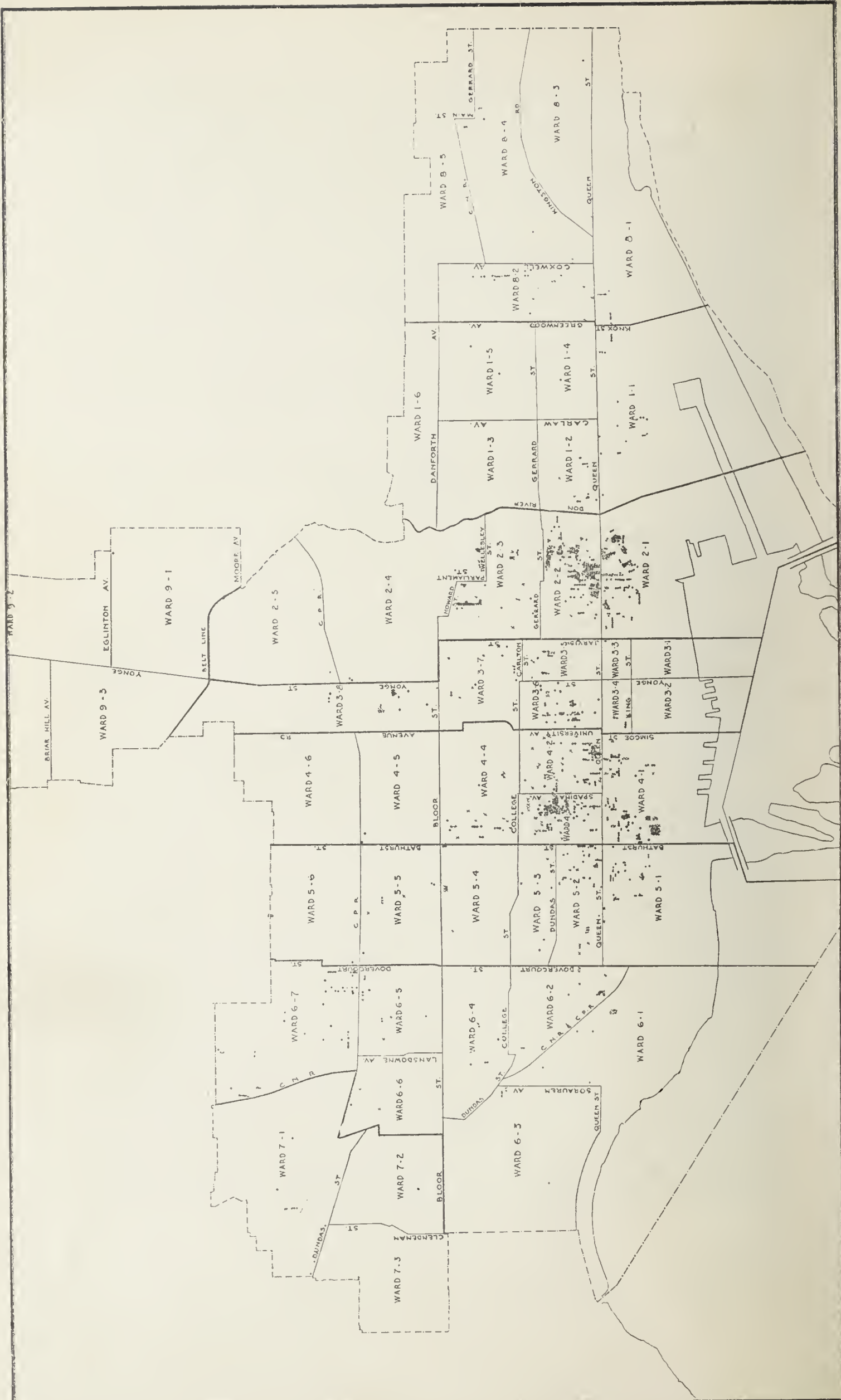
dwellings which fall short of the standard of health are not to be tolerated as homes for any families in a community that cares for the welfare of all its citizens; and that dwellings which fall short of the standard of amenities, while not in the same sense intolerable, cannot be viewed with equanimity and should be changed as soon as possible. In our enquiry, our efforts have been mainly devoted to the discovery and description of dwellings which fall below the first or primary standard of fitness; and the existence of many hundreds of such dwellings in the heart of our city constitutes the chief problem to which attention is called.

I. GENERAL HOUSING CONDITIONS OF TORONTO

The Extensive Survey.

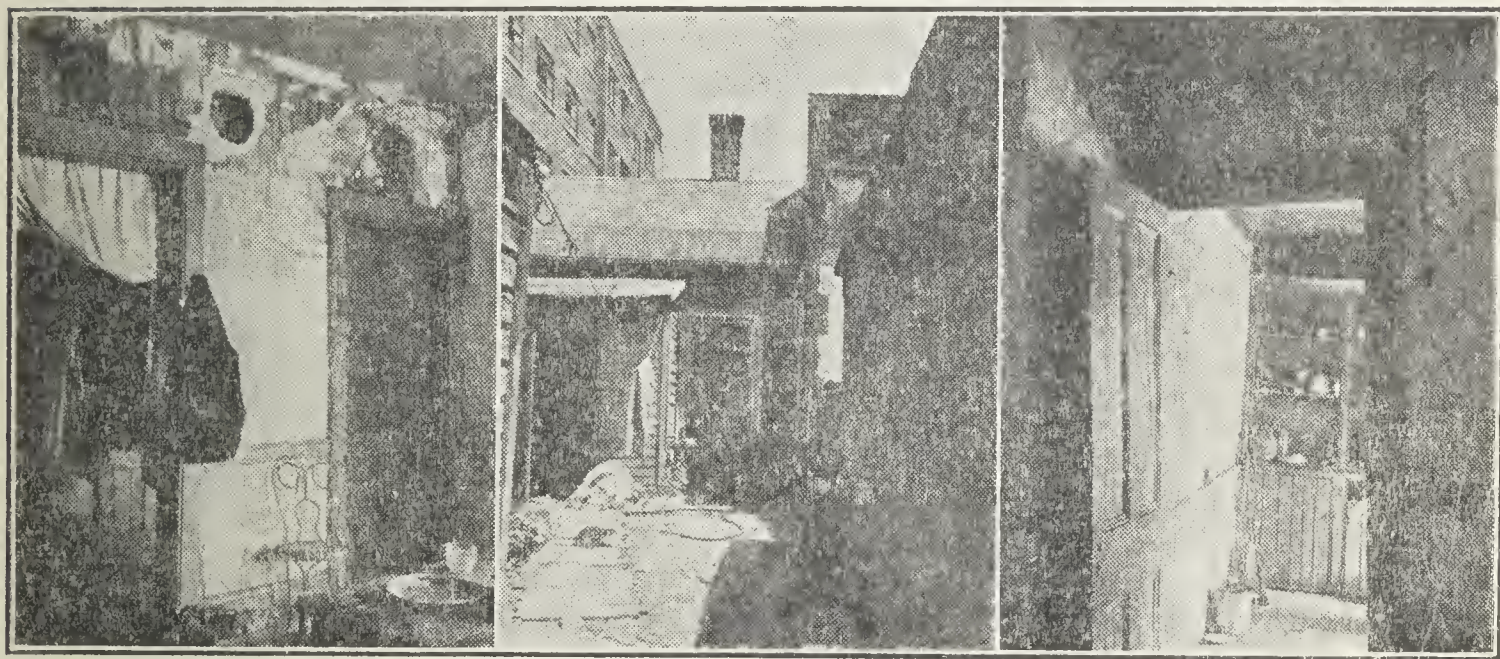
The following detailed account is intended to give a fair picture of some of the unsatisfactory housing conditions in the city. These results of our extensive survey do not present a complete picture. Many months would be needed to investigate every street and house in which bad conditions may possibly be found. But it is based upon a large sample,—1,332 dwellings and 1,421 households in all. Of these dwellings, 999 fell below the minimum health standard. From a comparison of the number of substandard houses discovered in the intensive survey with those visited during the extensive survey of the same areas we are led to believe that these figures represent only 30 per cent. to 50 per cent. of the dwellings in Toronto which fall below the minimum standard of health. The total number of such houses is almost certainly not less than 2,000 and might be more than 3,000.

The final verdict upon the conditions prevailing in each dwelling has been made with great care. In every case some 60 to 70 items of information were obtained, and entered upon a separate card for each dwelling; and these items were in many cases supple-



SPOT MAP. EACH SPOT REPRESENTS A TORONTO DWELLING KNOWN TO FALL BELOW STANDARD OF AMENITIES

mented or checked, particularly in regard to structural defects, by expert observers—architects or surveyors. In every case, the different details in each dwelling (such as its foundation, construction, state of repair, sanitation) were classified as Good, Moderate, or Bad, in accord with instructions furnished to every investigator; and the final classification was then made in conformity with the minimum standards of fitness already described. The result is given in the accompanying “spot map”, which reveals, not the total number of unfit dwellings in the city, but the distribution of the known “unfit” houses, and therefore the



SOME “SUBSTANDARD” CONDITIONS.

relative seriousness of the housing problem in each ward or subdivision.

In terms of human happiness or unhappiness, well-being or ill-being, the results of our surveys may be stated very simply. Among the present inhabitants of Toronto, at least 2,000 families are condemned to live a life which, for a large part of each year, is made miserable by glaring defects in the dwellings they inhabit. The misery cannot be called bearable because it is borne, often with patience, by the sufferers. Both it and the conditions which cause it ought to be

regarded as intolerable by the community as a whole, for both are preventible.

These are not overstatements. The evidence of our extensive investigation supplies confirmation with wearisome iteration. For the 1,332 dwellings and 1,421 households investigated, the bare facts are given in the accompanying summary. Full details will be found in Appendix III on page 129.

SUMMARY OF CONDITIONS IN MANY POOR DWELLINGS IN
TORONTO AS REVEALED BY THE EXTENSIVE SURVEY,
MAY, 1934.

- Of the 1332 dwellings and 1421 households covered by the survey,
- 96% of the dwellings fell below minimum standard of amenities,
 - 75% of the dwellings fell below the minimum health standard,
 - 43% had no cellars,
 - 28% were in a bad state of repair and a further 53% definitely in need of repairs,
 - 82% had no method of central heating and depended on stoves,
 - 58% were damp and 20% of these dwellings were subject to flood.
 - 9% had no electricity,
 - 40% had smells inside or out,
 - 55% were verminous,
 - 59% had no bath,
 - + 20% had outside toilets and a further 19% had unsatisfactory inside toilets,
 - 13 living or sleeping rooms had no windows,
 - 88 dwellings, not rooming houses, had one or two extra families,
 - 25% of the householders were foreign, 75% Canadian and other British,
 - + 57% average more than one person per room,
 - 16% average two or more persons per room,
 - 43 households of three or more persons live in one room,
 - 175 households live in one or two rooms,
 - 20% have no facilities for the storage of food,
 - 7% own their own homes,
 - 37% of the tenants moved within the last year, 63% of these were forced to move because of eviction or inability to pay the rent.

Figures and percentages alone can give but a meagre indication of the misery which lies behind them. Even the terms used to summarise conditions are cold and rather meaningless. But consider what they mean in terms of the daily life of the tenant. Because these dwellings are "structurally defective", the majority of these families have to put up with walls which are damp, or roofs which leak; with uneven and often rotten floors; with peeling paper and falling plaster; with holes and cracks through which wind and rain enter at will. Because the warmth of the house must usually depend upon a single stove—sometimes an imperfect kitchen range—the inhabitants have often only one well-warmed room in winter, in which they are driven to crowd together at night to escape the cold. It is not hard to understand the common complaint of the tenants that they dread the winter because they cannot possibly keep themselves warm. Not a few of our visitors' reports tell of toilets—even inside toilets—being frozen up in the cold weather, of the kitchen sink being "turned into a chunk of ice", of the children being ill or ailing all the time, and their parents seldom free from chills and colds. It requires little imagination to picture the plight of invalids and old people who are compelled to spend the winter in shacks which can never be kept warm. The attention of the reader is called to the accompanying pictures illustrating some of the conditions which we mention.

Sanitation.

Imperfect sanitation does not mean merely inconvenience. It means, for one-fifth of these families, that all their members, young and old, sick and well, have to use an outside closet in all weathers. Often it is in a dilapidated shed, sometimes frozen, sometimes with broken seat, sometimes unprotected from wind and snow. For their water supply, most of the families have to depend upon a single tap; in some of the houses the only supply is from a pipe outside the house; occasionally it consists of a single tap and sink in a hole

in the wall between two houses. When the house has two stories it is usually necessary to carry from the kitchen tap all the water needed upstairs. Only two-fifths of the dwellings have any sort of bath and in many cases where a bath was recorded in our survey it was, for one reason or another, unusable. Hardly any of the houses have hot water available except when heated over the kitchen stove; facilities for washing clothes are of the most meagre; and personal cleanliness is almost impossible.

Food Storage.

Lack of facilities for storing food may seem a small matter. But ask any housekeeper what is likely to happen to food during a Toronto summer, in a cellarless shack built with lath and plaster walls and thin shingle roof, even when there is some cupboard or box in which to keep it. Ice and refrigeration are beyond the resources of these tenants and a fifth of them have not even a cupboard or container to cover their food.

Vermin.

The presence of vermin in more than half the houses inspected may suggest to many of us merely a culpable uncleanliness. But first, is perfect cleanliness easy when there is no bath? And secondly, will cleanliness avail against armies of rats, and plagues of bugs or cockroaches, infesting not single houses only but sometimes whole rows? Those of us who think of vermin as merely a nuisance which care will prevent must change our estimate when we realise the suffering and unrest caused by their presence. In some cases the cellar or yard is considered unsafe for younger children by reason of the "armies of rats, worse than trench rats" which infest them. Occasionally parents keep a light burning at night "to keep the bugs and rats from eating them up". Complaints are even made of the small children being bitten in bed by the rats; and it is

common to see the walls discoloured as a result of futile efforts to contend with the bugs. There appears to be no escape from this evil when the dwellings are old, with defective walls and foundations, and with mud cellars or merely a few inches of space between the floors and the earth.

Overcrowding.

The extensive survey revealed that the average number of persons in each dwelling unit is a little over five of whom two or three are children. Since the majority of the dwellings possess three or more rooms, it would seem clear that there need be no widespread overcrowding, even at night. But it must be remembered that most of the rooms, and especially the bedrooms, are very small; that many of them are hardly habitable in very cold weather; and that the standard of not more than two persons (other than very young children) to each small bedroom is seldom attained by the poorest families. It is therefore not surprising to find, in all parts of the city, instances of overcrowding which are most disquieting.

When large families are forced to live in cramped quarters it is inevitable that adults and children, and children of opposite sexes, sleep in the same room, and often in the same bed. In one house, a family of seven, with five children between the ages of six and sixteen, live and sleep in one room. In another, a family is living in two small rooms where an eleven year-old boy sleeps with an eight year-old girl on a couch in the kitchen. In many cases where the family is living in two rooms, the mother and daughters sleep in one double bed, while the father and sons sleep in another. On one street close to the heart of the city, a family of eleven is living in a four-roomed cottage. The parents sleep with two children in one room, two grown up daughters sleep in another bedroom with two little girls, one grown up son sleeps in the dining room with a ten year-old boy and the other grown son sleeps on

a cot in the kitchen. Another house is reported in which a family of five sleeps during the winter in a room about eight feet square and the people claim that this is the only way they can keep warm, as the house is so ramshackle that it does not keep out the wind and the frost. It is not, of course, suggested that examples such as these are typical of the general conditions. But our survey undoubtedly establishes the fact that many families are forced to live together under conditions which are incompatible with a satisfactory standard of health and decency.

Evictions.

Another fact revealed by the extensive survey calls for comment. In many cases families were found which were compelled to change their dwelling place three, four, or even more than six times each year. This means in effect that they never have a home at all. They are leading a nomadic life in a city. Here such a life is incompatible with good citizenship and healthy family feeling. The physical discomforts involved are perhaps the least part of the evils inseparable from such a mode of existence. More is said of this matter at the end of Chapter II of this Report.

II. THE "BAD AREAS"

The Intensive Survey.

We have dealt so far with the conditions revealed by our extensive survey relating to selected streets and houses in all parts of the city. In that survey it soon became apparent (a glance at the spot map on page 16 will confirm this) that two comparatively small areas stand out as definitely worse than others, and more closely deserving the description of "slum areas". Special attention was therefore concentrated upon these areas and particularly upon certain parts of them. An intensive study was made, not only of the houses, but

of the streets and environment, the utilisation of the land, and the possibility of reconstruction. Much of this intensive survey was carried out by architects, to whose generous help is due the series of photographs and plans, and many of the suggestions relating to these small areas, which appear among the pages of this Report.

The "bad areas" of Toronto stretch from Dovercourt Road on the west to the Don River on the east, and south from College and Carlton Streets to the water front. Intolerably bad housing is the rule within these boundaries. The area may be divided into three parts which exhibit rather different types of slum conditions. On the west there is the old section of Parkdale, on the east there is Moss Park, and between the two lies a district which, for want of a better name, we call the McCaul Street district. Near the middle section of this latter district is that well known as "the Ward". Parkdale's housing problem is the result of the economic deterioration of what was formerly a prosperous district of quite large, substantial houses. Into these houses are now crowded a vastly greater number of families than their architects ever foresaw. Many of the families are of foreign origin. The presence of railroads and factories to the south increases the noise, traffic and dirt. While it is the least undesirable of the three districts we are describing it is fast becoming a serious slum. It merges into the McCaul Street district to the east; and here the same conditions are to be found in an intensified form. The houses are not so solidly built. Many are "rear dwellings"—that is, they face neither a street nor an alley but have to be reached by some narrow lane or passage—and many more are on alleys which wind into the interior of the blocks. The worst section of the McCaul Street area is the Ward. The conditions of this section are described in detail below. So also are the conditions of Moss Park which lies east from Yonge Street to the Don River. It was in these two areas that the Com-

mittee's intensive survey took place. They are the worst slums of Toronto.

Before giving a statistical summary of its results it is necessary to remind the reader of the way in which the intensive survey differed from the extensive survey. The addresses visited in the latter survey were those supplied by social agencies. They were selected, all across the city, as bad houses. 96 per cent. of them fell below the standard of amenities. In the intensive survey the houses were not selected. Every house in whole areas was visited. Thus the fact that 73 or 79 per cent. of them fell below the standard of amenities must not be interpreted to indicate that conditions there are better than those extending over the city in general; but rather that, in these blocks, three out of four houses constitute a disgrace to the city.

The accompanying summary gives some idea of the conditions of housing which the intensive survey revealed in Moss Park and the Ward. Full details will be found in Appendix V on page 136.

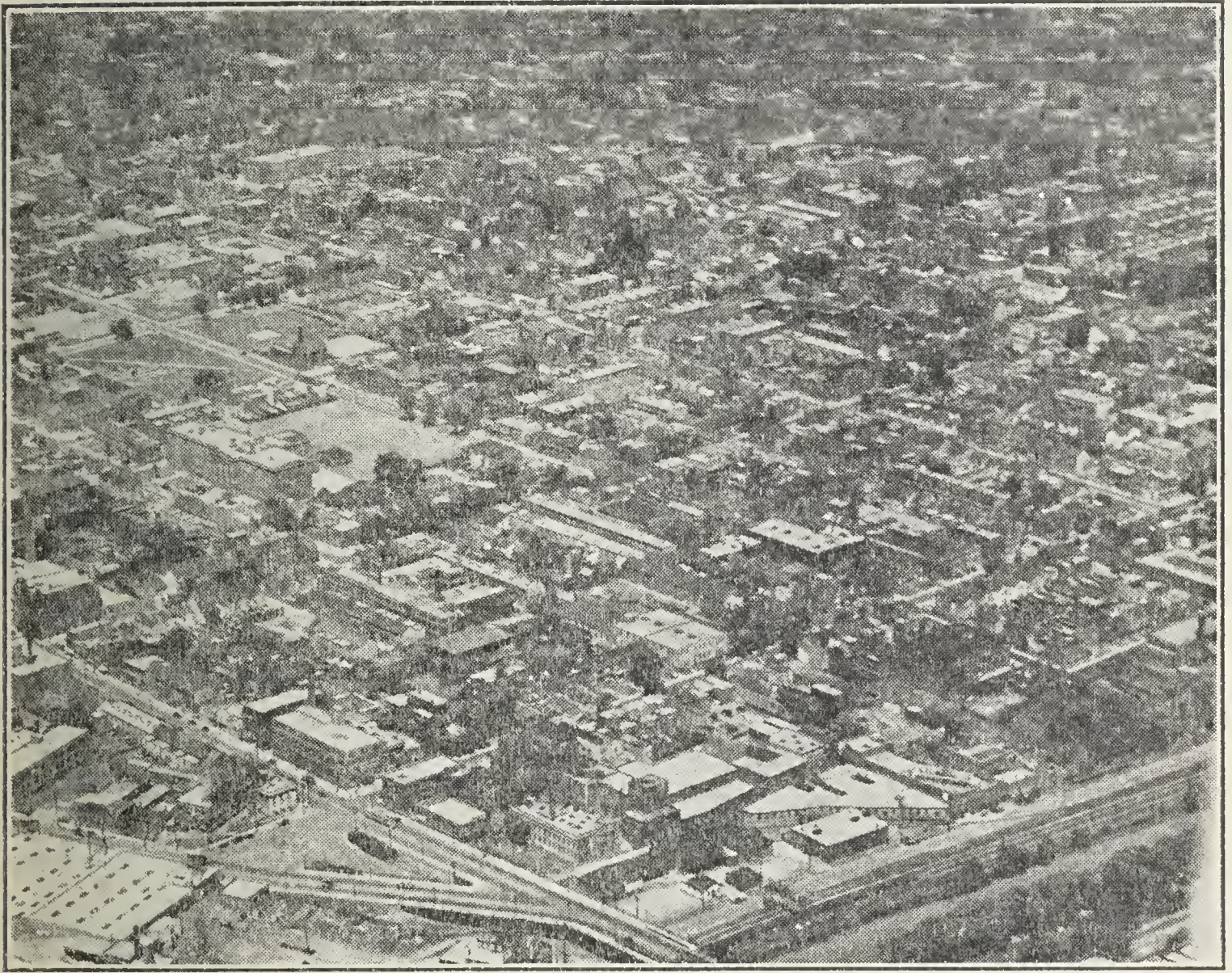
SUMMARY OF HOUSING CONDITIONS IN MOSS PARK DISTRICT,
AND THE WARD, TORONTO, AS REVEALED BY THE
INTENSIVE SURVEY, JUNE, 1934.

Moss Park	The Ward
3047 Dwelling units covered,	592
x 73% Below the minimum standard of amenities,	79% +
x 40% Below the minimum health standard,	58% +
1% Rear dwellings (not facing a street or lane).	4%
43% Brick construction	40%
x 67% Definitely in need of exterior repairs,	68% +
x 60% Definitely in need of interior repairs,	68% +
x 45% Had no method of central heating and depended on stoves,	65% +
9% Had outside toilets only,	16%
27% Had no bath,	44% +
17% Dwelling units of four or fewer rooms,	30%
64% Dwelling units of six or fewer rooms,	69%
374 Dwellings, not rooming houses, had one or two extra families	18

Moss Park.

This district presents a multitude of features making it unsuitable as a residential district.

In some places the surroundings of the houses render them particularly undesirable. - East of Sumach, especially below Dundas Street, we find large industrial



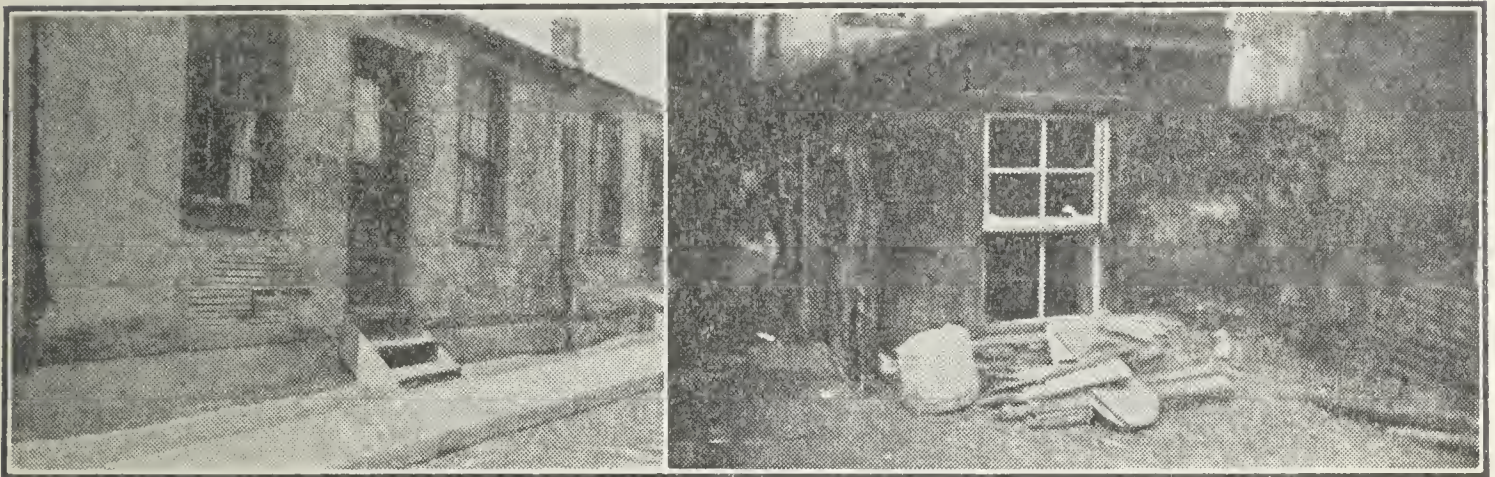
INDUSTRIAL BUILDINGS INVADING MOSS PARK.

buildings mingling with dwellings. This is illustrated in an accompanying photograph. The existence of their noise and smell does not enhance the desirability of the dwellings. On Mark Street, where a textile factory operates 24 hours a day, the residents have to tolerate the noise of the machines and trucks day

and night. On Queen Street a large brewery impresses itself in a number of ways upon the surrounding region. From River Street east there is the added discomfort of odours and dampness from the Don River and of noise from a busy railway line. The streets are badly kept and the air is foul with dust and smoke.

Toronto is so generally blessed with grass and trees that their absence in these sections is particularly noticeable. There are trees on River Street, Sumach Street, Oak Street, and on most of the streets west of Parliament; but a large area of Moss Park has very sparse vegetation. It is a common fault to blame the residents for the absence of garden, lawn, shrubs or trees. However, it is found that the appearance and care taken of the dwellings and attached property bear a relation to the structural condition of the building and to the size and condition of the back yards. Sackville Street between Dundas and Oak, on the east side, presents a good and typical example. There are two rows of houses in the block. They are of equal size. The northern row has been built with a certain amount of style, the houses are still in good condition, there are large yards at the back with no out-houses. Here there are lawns and flowers in front and gardens at the back, also a few trees. The south row, on the contrary, has barren houses with sagging foundations. The back yards are small with poorly constructed out-houses jammed together. The result is that the children and older people spend all their time in front, wearing down any grass which might attempt to push its way through the packed earth. The back yards contain a collection of automobile parts, clothes lines and broken baby carriages. On Oak Street there is a row of one storey cottages, which would have become quite unfit to live in were it not for their large back yards and their manageable proportions. People want gardens and well-kept fronts; but they find it impossible to maintain them if the children have to play in front, or if the plaster is peeling, or if the house is beyond economical improvement.

Bad street conditions contribute to the general discomfort. Although the majority of streets in the district are of the standard 66 foot width, lot line to lot line, many are much narrower. Narrow, busy streets, such as Dundas and Ontario, are particularly objectionable as they form a constant source of danger to the children playing on the narrow frontages. The danger of "through traffic" streets in cramped residential areas is well illustrated in an accompanying photograph. Numerous streets and alleys have not been paved and are a perpetual source of discomfort

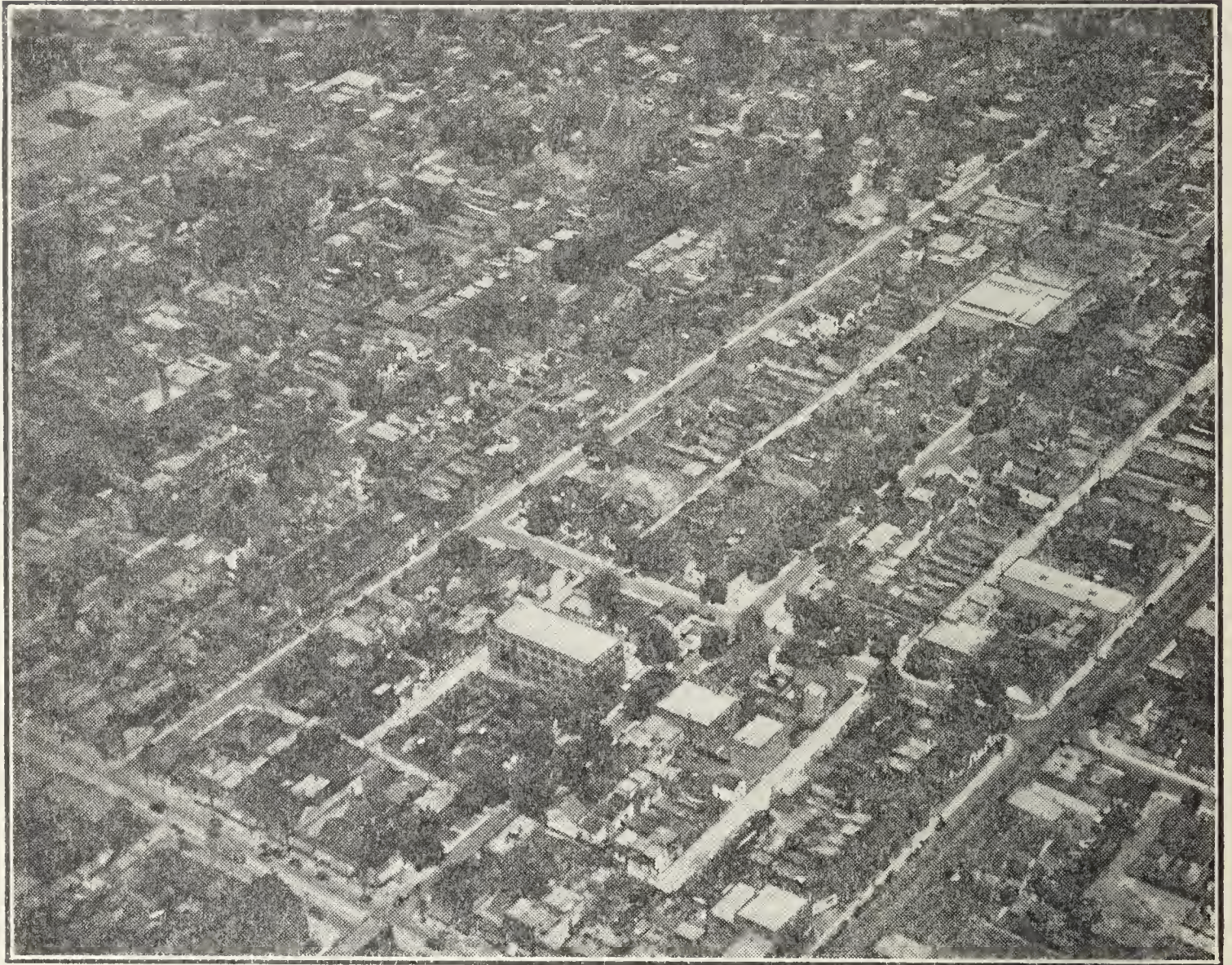


"PEELING PLASTER . . . SMALL BACK YARDS . . . JUNK . . ."

to the residents. Whitesides Place, a "blind" mud street, slopes away at the end causing serious flooding of the end houses in spring. Wilmot Avenue, Reid Street, and Labatt Avenue also have mud surfaces and are used as playgrounds. Numerous children, running in and out, cause a constant flow of dirt into the houses. There is an appalling number of blind streets and residential alleys in the district. They do not conform to present fire regulations; they are usually very narrow and quite barren of trees. Vivian Street, Midland Place, Belshaw Avenue, St. David's Place, are only a few examples of these barren little streets crowded with children. Most of them have no lane at the rear and the garbage has to be placed in front, later to be carried to the wagon left at the open end of the street. Some of the garbage never reaches the wagon but mingles with

the dust and dirt, to be blown back into the houses on a windy day.

There have been numerous reports of sprained ankles due to poor side-walk conditions. Whitesides Place has had a number of victims. Leading along small streets and alleys such as Home Place, Digby Street and Belshaw Avenue, and also leading to many rear dwellings, are



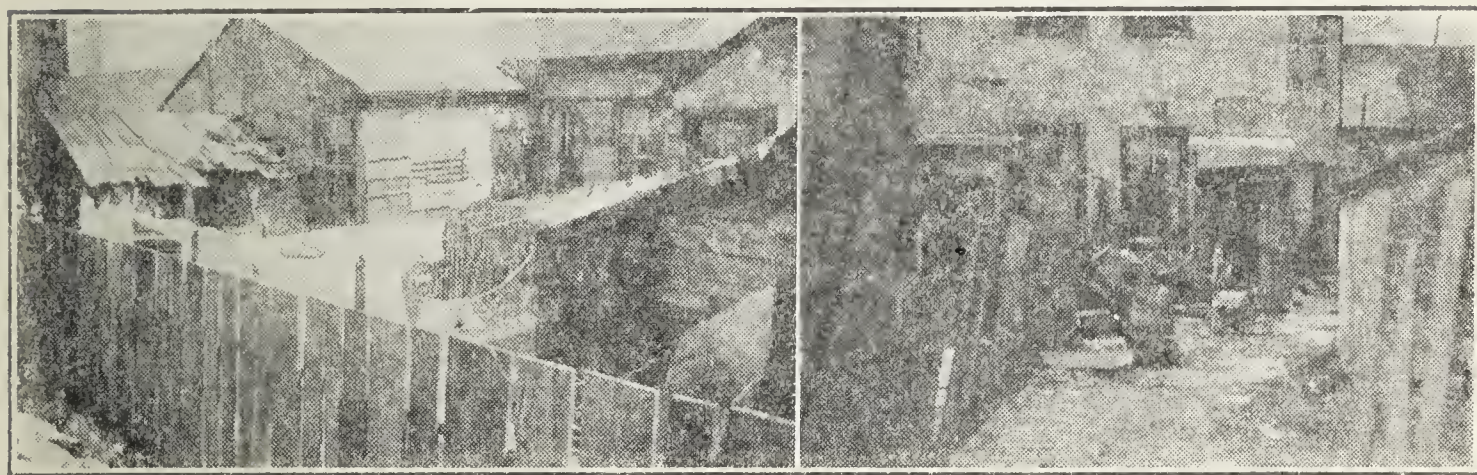
THE THROUGH TRAFFIC STREETS CUTTING MOSS PARK.

wooden sidewalks. On rainy days and in the winter they are slippery and quite unsafe.

In short, the Moss Park problem is one of crowded houses in uncongenial surroundings. The streets and alleys are common playgrounds and the dwellings bordering these streets are generally without style and in bad structural condition.

The Ward.

In this district we find a greater number of commercial and industrial buildings than in Moss Park. Some of them such as the T. Eaton Company on the one hand and the junk dealers of Elizabeth, Centre and Chestnut Streets on the other, require the extensive use of trucks which clutter up the streets and make it very unsafe for children. There are very few solely residential blocks. Dwelling units are edged in between junk yards, sheds and commercial buildings, or they are cramped into the attics and upper storeys of stores and warehouses. The factories and warehouses



"DWELLINGS . . . EDGED IN BETWEEN JUNK YARDS, SHEDS AND COMMERCIAL BUILDINGS."

further contribute to the discomfort by exuding dust, smoke and smells. The junk yards, together with the old sheds and the conglomeration of combustible debris in the back yards of the dwellings, constitute a serious fire hazard. The sordid appearance of the district is largely unrelieved by trees and grass. In these unlovely surroundings the task of any resident who wishes to make his home more attractive is bound to be arduous, thankless and ultimately unavailing.

The streets are in bad condition as a result of the heavy traffic. This traffic is due in part to local business and in part to the servicing of the large commercial district to the south. The very factors which cause the poor condition of the streets make their repair

difficult. The residents are incapable of finding peace and quiet. The buildings wear down much more rapidly due to traffic vibrations and need almost constant repair. Buildings on Elizabeth Street show this tendency most evidently in their peeling plaster and cracked brick walls.

To some modern painters the district has appeared artistically worthy of preservation—at least on canvas. But to the eye of the layman it presents a heap of tumbled down buildings, streets bordered by collapsing shacks, junk yards and storage sheds. Trees have been driven back to the north and west portions of the district leaving the remainder a very barren land. It is an unpleasing picture.

Examples of Existing Residences.

We present on pages 31 and 32 some plans of five existing sub-standard residences discovered in our survey. Together with these we give, as it was submitted to us, the brief report upon these dwellings:

Residences on Danvers Avenue (Sheet 1).

DIAGRAM No. 1—The first house of four rooms is unusual. Considerable space is wasted in the main ground floor room by shrines which practically fill the room. A girl occupies the cot in this room. Extravagance below causes congestion above to such an extent that 6 persons occupy one room and 2 in another share a $\frac{3}{4}$ bed. The stairs and the main "hall" are both unlit. The home has no bathroom and, incredible as it may seem, the cellar, which contains the toilet, is only 4' 4" in height and the floor is dirt.

DIAGRAM No. 2—The second storey apartment. This apartment is occupied by six persons, three in one bed and three in another. The stair is unlit and, while there is no bathroom, a toilet opens off a corner of the living-room-kitchen. The lighting of this latter room is hopelessly inadequate.

DIAGRAM No. 3—The ground floor apartment. Five persons occupy the front room in two beds. To reach the kitchen living-room a store room has to be passed which is without light or air. Perhaps the worst feature of this house may be seen at the end of the dark corridor. It consists of a trap door in two leaves taking up the whole width of the

passage. This trap door is the only access for adults and children on two floors to the toilet in the dirt-floor basement. The stairs to the unlit basement are precarious and there is no bathroom.

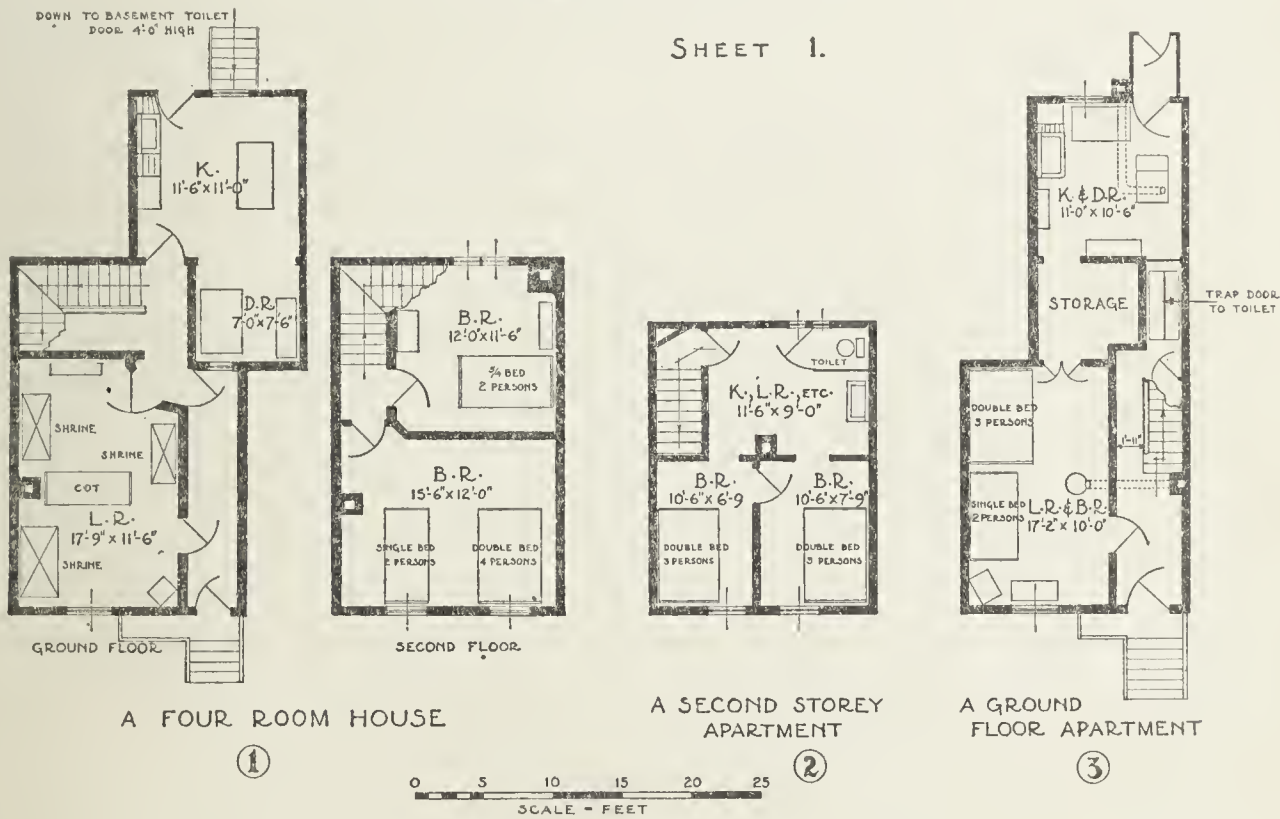
Residences with Narrow Frontages on Sydenham and Dundas Streets (Sheet 2).

DIAGRAM No. 1—The house on Sydenham Street is on a lot 7' 6" wide. It will be seen that the living-room opens directly on to the street, and the house inside is so narrow (6' 6") that corridors are an impossibility, and the bedroom is a passage between living-room and kitchen. The bedroom and the kitchen have no windows. A toilet is provided but no bathroom.

DIAGRAM No. 2—The house on Dundas Street is on a lot 8' 7" wide. This house is only 7' 6" wide inside, and is two storeys in height. A corridor upstairs serves two bedrooms, each containing a bed, one of which serves three persons. The bathroom containing bath and toilet is 4' 0" wide without light.

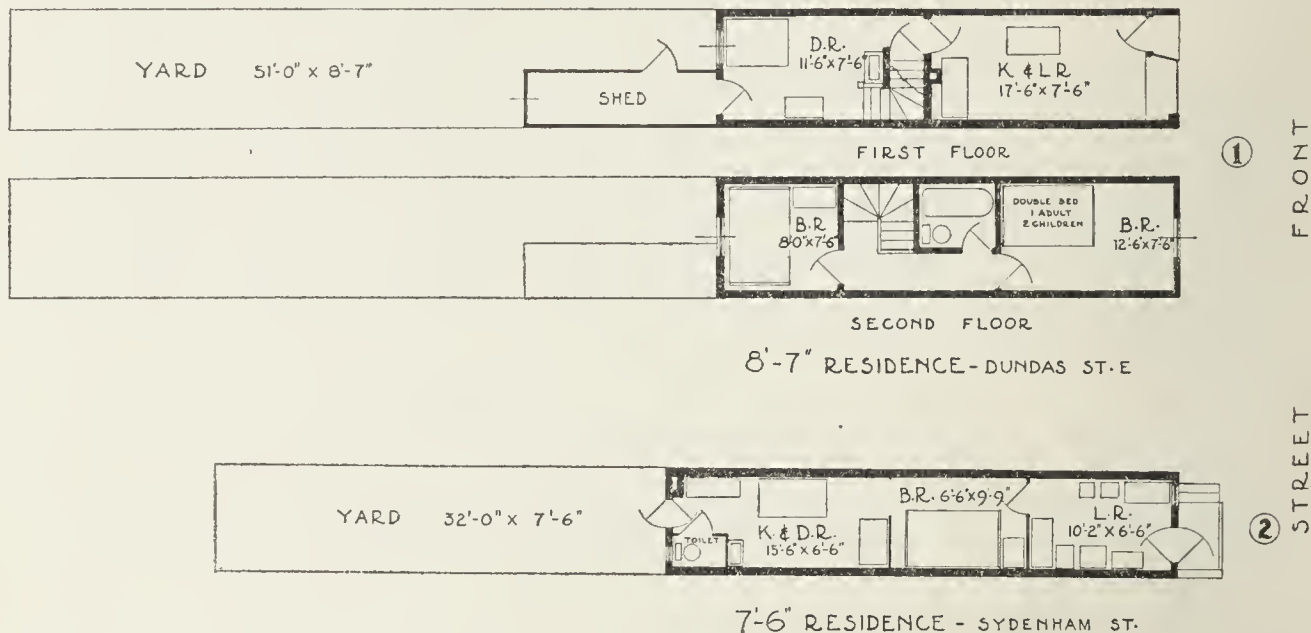
EXISTING RESIDENCES
DANVERS AVE.

SHEET 1.



EXISTING RESIDENCES
NARROW FRONTAGES

SHEET 2



III. HOUSING SHORTAGE

Such figures as are available for the city as a whole support the impression, gained from our own survey, that there is a serious shortage of physically satisfactory housing in Toronto. While this is temporarily hidden by economic depression, the inability of tenants to pay rent, and the presence of a substantial proportion of house and apartment vacancies, it is sure to make itself painfully apparent when there is marked improvement in economic conditions. The Dominion census of 1931 showed 149,994 households, or family units, in Toronto, while there were 138,472 dwelling units (houses, apartments and flats). Vacant houses and apartments made up 4.45 per cent. of the total in 1931, according to the

report of the Civic Assessment Department, so that about 132,296 of the dwelling units were occupied. Thus there were some 17,698 "surplus families" in 1931, or nearly 12 per cent. of the total number, who were living "doubled up" with friends or relatives. From 1931 to 1933 the number of dwelling units increased by about 2,300, according to the Assessment Department, but vacancies also increased in number, while population changed but slightly, so that the number of surplus families remained about the same.

Making a conservative allowance of 4 per cent. for "normal" vacancies, it would appear that at present the city has about 136,000 dwelling units available for its 150,000 households, an apparent shortage of 14,000 dwelling units. But this figure should be increased considerably to allow for three factors;—deferred marriages, the prospective return of many people to the city as economic conditions improve, and the existence of many unsatisfactory and insanitary dwellings which should be replaced by new ones.

If the marriages that have been postponed on account of economic conditions during the four years, 1930-1933, were to take place (as most of them will when work and wages return) there would be some 4,000 more family units established. It is impossible for us to make accurate allowances for the return of families to the city with the revival of business and for the number of inadequate dwellings that should be replaced. But when these three factors are taken into account it is not unreasonable to estimate that Toronto will face a housing shortage of some 25,000 dwelling units if reasonably full employment should be attained within the next few years.

CHAPTER II.

THE RELATION OF HOUSING CONDITIONS TO HEALTH AND SOCIAL PROBLEMS

In this chapter we present the case against slums. The ordinary citizen is probably only vaguely aware of the dangers which lurk in these districts, undermining not only the health and happiness of the inhabitants but also the whole basis of social and family life which constitutes the foundation of our economic order. "No single condition in the lives of the masses has such a damaging effect or does harm in so many other ways as bad housing". Even if this statement of Sir John Robertson, Medical Officer of Health of Birmingham, England, were only partially true it would constitute a matter of grave concern to any reader of the preceding chapter of this Report on Toronto housing conditions. But our investigations into the prevalence of disease and social problems in Toronto's slum areas lead us to believe that Sir John's statement is no exaggeration. Evidence presented before us and before similar committees elsewhere amply proves that death rates, especially from tuberculosis and infant mortality, are extraordinarily high, that communicable diseases of all sorts flourish, that crime and delinquency spread, and that family life and self respect deteriorate in slums. Such conditions involve costs which the community has to bear in increased expenditures upon hospitals, jails and public health services. But these cannot be compared with the intangible costs of fatigue, pain and ill-health which are borne by the unfortunate slum-dwellers themselves.

We shall first describe those features of bad housing which are particularly injurious to health and decency.

Then we shall go on to show that in Toronto, no less than elsewhere, these factors are to-day exercising their pernicious influences.

I. FEATURES OF SLUMS WHICH ARE INJURIOUS TO HEALTH AND MORALITY

Bad housing has actually been defined as: Any condition of housing which tends to impair the physical or mental health of the tenants or community. "The overcrowded and insanitary hovels of the poor", to use Lord Shaftesbury's phrase, impair health in many ways. First among these is overcrowding—of houses on the land, of families in the house, of persons in the bed. Hardly less important are insanitation, lack of fresh air and sunlight, inadequate water supply and sanitary conveniences, improper facilities for food storage, dampness, vermin and filth. These, some or all of them, are the grievous defects present wherever bad housing conditions exist.

Overcrowding.

Overcrowding of persons in a house is one of the most serious and distressing features of the slum problem. It is usually associated with the practice of taking in boarders or roomers, often a financial necessity if the rent is to be paid. It is difficult to define overcrowding in purely physical terms. It is, in a large measure, a psychological problem. When privacy is too much interfered with, overcrowding may be said to exist. The breakdown of family life upon the introduction of another family into the dwelling unit is almost inevitable. This type of overcrowding has been especially prevalent during the depression when the "doubling up" of families in all walks of life has been more frequent. This has meant in many instances the

further crowding of already congested houses. When five families live in one six roomed house, the home environment is entirely undesirable.

Together with overcrowding of families in the dwelling unit we find overcrowding of the sleeping and living quarters of the household. With the renting of one or more rooms it becomes necessary for the eldest boy, perhaps, to sleep on a cot in the kitchen and the younger children to share a bedroom with the parents. In the vast majority of overcrowded homes there is no proper segregation of the sexes in the sleeping arrangements. Adolescent boys and girls share the same bedroom and even in many instances the same bed. Further, when a child is compelled to sleep in a living room the frequent interruption of its sleep may result in a state of nervous instability. Any acceptable standard of housing must provide adequate sleeping accommodation apart from living rooms and must allow for separation of the sexes and of adults and children. A distinct type of overcrowding is found in light housekeeping rooms where one room is used for all purposes and there is serious danger to the health of the occupants through inadequate provision for the escape of gas fumes from improvised cooking arrangements.

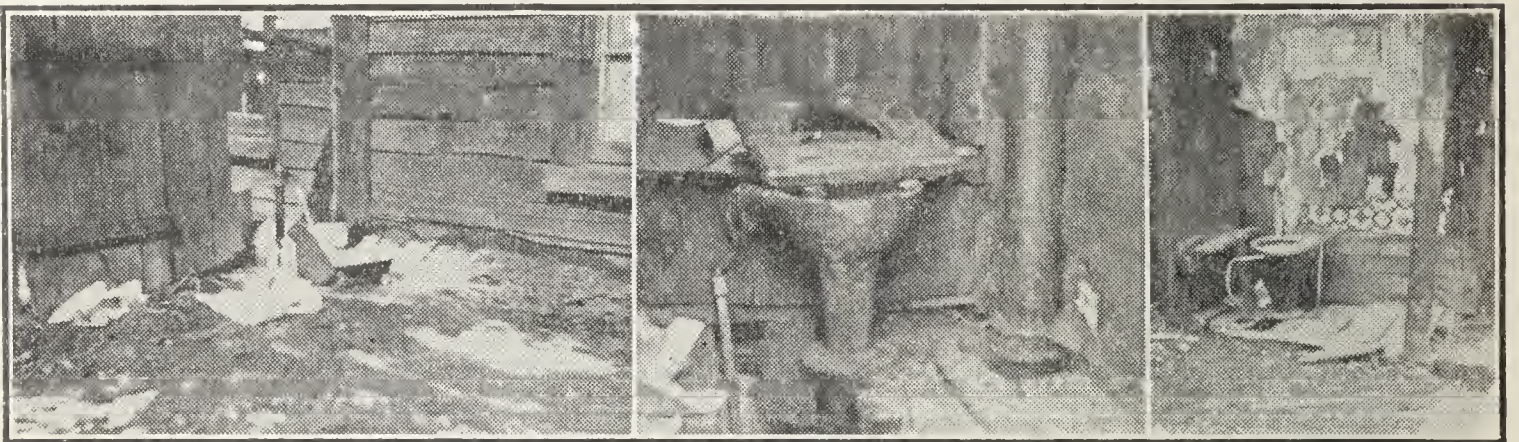
The damage done to the health of the inhabitants of an overcrowded district may be very great. Overcrowding increases the numbers of potential carriers of disease and the probability of infection. This is especially the case in common communicable diseases which may be transmitted from one person to another by coughing or sneezing. The problems presented by badly congested areas are especially acute during the progress of a serious epidemic. As long as the community tolerates the presence of overpopulated slum districts the medical profession can hope for little success in its struggle to improve the general health of the people.

Insanitation.

The general heading "insanitation" covers many defects. Perhaps the most important of these is lack of fresh air and sunlight. Fresh air, as free as possible from dust and germs, should not only be present in order that a room should be healthful: it should also be in gentle motion. To fulfil these requirements a room should have some method of cross ventilation. The windows must be adequate in number and size and built so that they can be opened. Sunlight should reach as many rooms as possible in a house and it is certainly desirable that it get into every sleeping room, living room or kitchen. The bactericidal properties of sunlight are of the greatest value. The ultra-violet radiations which it provides in greater or less proportion according to the season have been proved to be significant in enabling the body to build up materials in the tissues which promote the formation of healthy bones and teeth in the young, while the value for general health of liberal exposure of the skin to sunlight and fresh air is only too well appreciated. These two health-giving agents are, however, the very ones that are most difficult to secure in the overcrowded poorly housed sections of the city. Dark and badly ventilated rooms with no windows or with one small window opening on to a narrow passage between tall buildings constitute a serious menace to the health of the occupants. Such conditions were found all too frequently, we might almost say universally, in our surveys. An additional drawback is that dark houses are more difficult to keep clean; and accumulated dirt invites vermin.

Other grave threats to good health are found in inadequate water supply and sanitary conveniences. The need for personal cleanliness is especially great under congested urban conditions. It will not be easily attained when water must be carried up several flights of stairs or when there is no basin other than the kitchen sink piled high with dirty dishes. When,

in addition, as was found in some instances, the toilet is in a recess of the kitchen and individuals may proceed directly from the toilet to culinary operations, the danger of transmission of intestinal bacteria to dishes and food is very great. There is little inducement to use a bath-tub where the tub is in a damp, cold cellar and when hot water must be carried to it down rickety stairs. A tap in the back yard may be the only water supply for several houses. The Department of Public Health of Toronto states that during 1933 over 100 houses without city water were inspected. Our survey disclosed the existence of hundreds of outside privies,



"SANITARY FACILITIES."

cess-pools and insanitary outside water closets within the city limits. These constitute a menace in the form of fly-borne infection not only in their immediate vicinity but also in surrounding districts. We publish herewith photographs of three of the "sanitary facilities" discovered by our investigators. A fundamental condition of good housing is that every city dwelling must have running water laid on, a kitchen tap and sink, a basin or bath, and sanitary conveniences readily accessible, and all in efficient working order. No other conditions should be tolerated.

Food Storage.

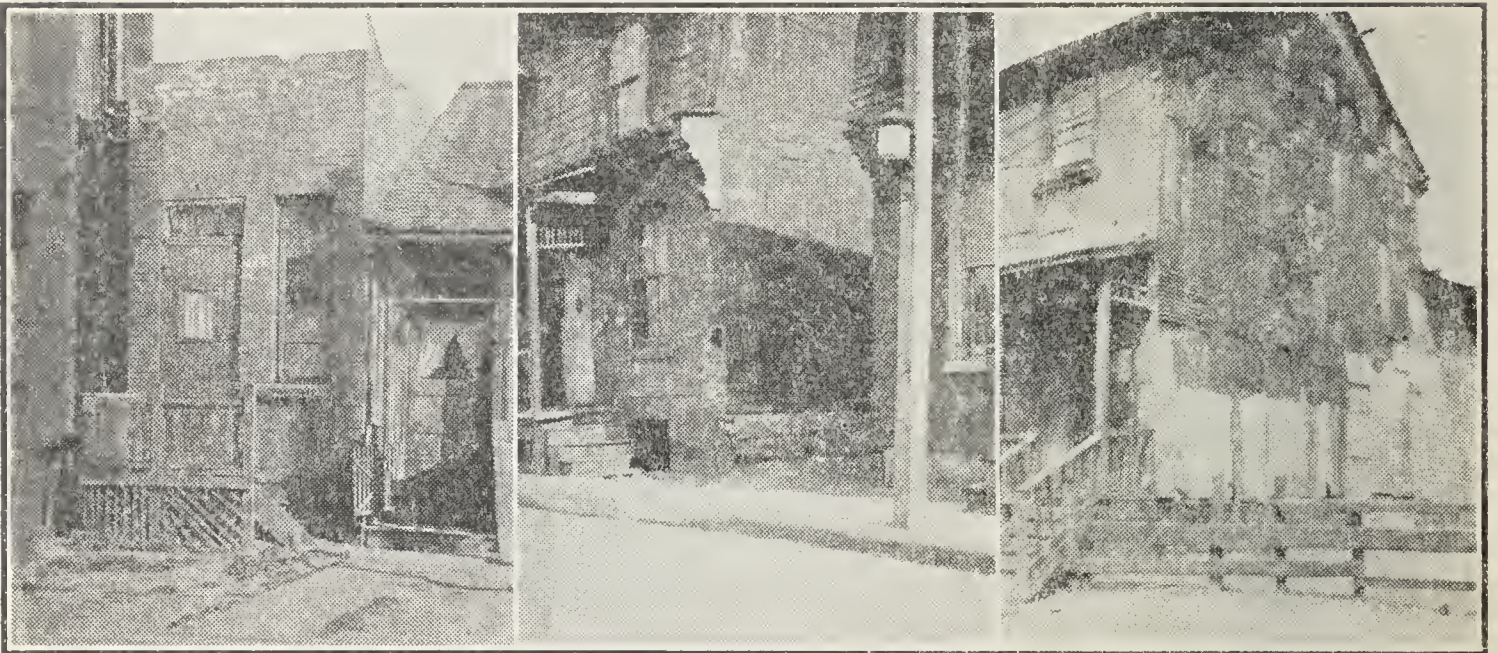
Bad housing neglects to make provision for the proper storage of food. In his pamphlet, "Health and

Housing", written for the Committee on Research of the Social Service Council of Canada, Dr. R. St.J. Macdonald states that "Flies are the transmitting agents of germs that cause typhoid, dysentery, diarrhoea, tuberculosis, tape-worms, inflammatory conditions of the eyes and skin, and other diseases." In 1928 and 1929 research workers of the University of Toronto Medical School made a study of the intestinal infections of infants. Their report reads in part as follows: "These patients came largely from the poorer districts of the city, lying close to the business centre, where the people belong mostly to the labouring class subject to the vagaries of industrial requirements, living under congested conditions, often in houses with poor sanitary conveniences." The concentration of the cases was particularly marked in the Moss Park district, and was also heavy in the McCaul and Parkdale districts. In another study in Toronto, Dr. Johnston of the Hospital for Sick Children established that the common house fly is an important factor in the spread of dysentery among infants and children. Breeding places for flies are found in dirty lanes and streets. There are seldom proper screens or other means of dealing with the problem in the dilapidated houses surrounding these breeding places. A healthy house must have a cool well-ventilated safe where the food is free from flies, mice, insects and dust. The absence of such a safe is a direct menace to the health of the members of the household.

Miscellaneous Unhealthy Features.

Other unhealthy features present in areas of bad housing are dampness, smells, noise, bad lighting and unsuitable environment. The British Medical Association in its first report on "Rheumatic Heart Diseases in Children" gave damp dwellings as one of the predisposing factors to these diseases. Continued cold and dampness lower the resistance to illness and predispose the system to infection. Outside smells cause

people to close their windows to shut out the nuisance, but within the house itself, as our investigators found, the atmosphere is often permeated with obnoxious odours. The bad effect of noise on the nervous system is just beginning to be realised. Barking dogs and crowing roosters are recognised as nuisances within the meaning of the Public Health Act, but even a greater nuisance is the disagreeable and continuous noise of heavy traffic which constantly invades the frail houses of the downtown districts. As to environment, a good



" . . . SOME TORONTO RESIDENCES."

environment means increased self-respect and improved morale; a poor environment means the opposite. An outstanding authority on housing problems, Laurence Veiller, once wrote, "When one's outlook on life is on some filthy alley, piled high with the cast-off refuse of humanity, noisome with odours, and when, as far as the eye can reach, there is nothing but sordid stretches of drab, unpainted, dilapidated, uninteresting buildings, one vast waste space, it is not strange that one's mental outlook on life should be very much the same. How we can expect either a healthy body or a healthy mind in people who have that kind of environment, day in and day out, is beyond understanding."

An accompanying photograph calls attention to the drab nature and surroundings of some Toronto residences. The importance of mental health in its relation to bodily health is being more and more strongly emphasised, and bad housing plays a large part in this relationship. The influence of physical environment in cases of mental breakdown is difficult to estimate, but it is safe to conclude that it is frequently an important factor.

II. EFFECTS OF BAD HOUSING ON HEALTH AND MORALITY

Tuberculosis.

The evil effects of bad housing on health are demonstrated most strikingly by an examination of the relation between slum conditions and tuberculosis. In Toronto, June, 1934, the number of cases of tuberculosis known to the Department of Public Health for the seven ward divisions of poor housing* was 299, or 37 per ten thousand of population. This is in contrast to an incidence of 25 per ten thousand for the four districts of good housing. The highest rate, 64 per ten thousand of population, was reached in Ward 4 Subdivision 3, which has the highest population density of any subdivision in the city. Unfortunately the health authorities lack adequate power to enforce residence of tuberculosis patients in sanatoria even when these patients are a menace to the community; and in this section of the city, where many of the worst cases of overcrowding are to be found, 75 per cent. of tuberculosis cases were cared for in the homes of the patients.

* The Committee chose, to represent areas of bad housing, Ward 2 Division 2, Ward 3 Divisions 5 and 6, Ward 4 Divisions 2 and 3, Ward 5 Divisions 2 and 3. Reference to the Spot Map on page 16 will show that this is a compact district bounded by the Don River, Queen Street, Dovercourt Road, and College, Carlton and Gerrard Streets. The selected areas of good housing were widely scattered, comprising Ward 1 Division 3, Ward 4 Division 5, Ward 8 Divisions 2 and 5.

The expenditure of many thousands of dollars in providing medicine and care in such cases is of little avail when the conditions in the home only perpetuate the disease. In a report on the survey of tuberculosis made in Toronto in 1931, overcrowded homes and inadequate sleeping accommodation were given among other reasons to account for lack of ability of patients to co-operate with health officials in treatment of the disease in St. Clair, McCaul, Parkdale and Moss Park districts. The St. Clair district in the vicinity of the railroad presents some of the worst isolated instances of housing problems in the city. The other three districts are general areas of bad housing. The correlation between dark, poorly ventilated houses and the presence of tuberculosis is also clearly shown by studies carried on in many other cities. In 1927 the X Montreal Anti-Tuberculosis and General Health League conducted a survey which showed that 63 per cent. of tuberculosis cases had not a separate room and 50 per cent. had not a separate bed. Over 65 per cent. of the homes in which these cases were found had no wash basin. A special survey made in Halifax in 1932 disclosed an abnormal incidence of the disease in districts of bad housing. A recent study of the tuberculosis situation in Los Angeles again confirms this relationship. Birmingham, England, found in 1912-1916 that there was a difference of 8 per ten thousand of population in the tuberculosis death rate between two working class areas, the one with fair housing, the other with bad housing. In stating that tuberculosis is more frequently found in houses that are dark, poorly ventilated and damp, it must be borne in mind that the primary cause of infection is not the house but an infected individual within it. It is the facilities for the spread of infection from such an individual that are increased by crowded housing conditions.

Infant Mortality.

The infant mortality rate of a community is controlled by many factors, and one of these, not least in

importance, is housing. Infant mortality statistics furnished by the Department of Public Health in Toronto demonstrate this quite clearly. The infant mortality rate is the death rate for infants under one year computed per one thousand living births. For Toronto as a whole, in 1933, this was 63.4. For the seven areas of bad housing it was 72.6 and for the four areas of good housing 58.3. In Ward 2 Subdivision 2 (Moss Park) the rate was 121.2 which is almost double the rate for all Toronto; and in Ward 3 Subdivision 6 (the Ward) it was 83.3. (It is sometimes suggested that the infant mortality rate is higher in areas such as these than it is elsewhere simply because the birth rate is also higher. The reasoning used is usually fallacious. The fact that a larger number of infants are born, and that infants are more liable to death than the rest of the population, are reasons why the total number of deaths per thousand of the total population should be higher. But this in itself does not lead us to expect that, of a given number of infants born, the proportion dying should be higher where the birth rate is high than where it is low.) Toronto is not an isolated example of this correlation between bad housing and high infant mortality. It has been found to exist also in England and the United States. A comparison of one of the poorer districts in London with one of the better residential areas revealed for every thousand living births an average of 58 more deaths of children under one year in the poorer section. After the clearance of a slum area in Liverpool the infant mortality rate dropped in two years from 60 per thousand to 30 per thousand. In the report "Causal Factors in Infant Mortality" by the Children's Bureau, U.S. Department of Labor, 1925, the following short summary of the situation in seven cities of the United States is given: "Housing congestion was found to have exerted an influence upon infant death rates, the mortality among infants in homes in which the number of persons averaged two or more per room being two and a half

times as high as that among infants in whose homes the number of persons was less than the number of rooms."

General Mortality.

Only a few further examples of the effects of housing on public health need be given here. Dr. Chalmers, Medical Officer of Health, Glasgow, is overwhelming in his indictment of bad housing. At a time when 60 per cent. of the population lived in one or two room apartments Dr. Chalmers wrote:

"In one-roomed houses the death rate was 29.9
per 1000,
In two-roomed houses the death rate was 16.5
per 1000,
In three-roomed houses the death rate was 11.5
per 1000,
In four-roomed houses the death rate was 10.8
per 1000."

Dr. Chalmers goes on to say that "Bad housing increases the incidence of all infectious, contagious and verminous conditions, of respiratory diseases, and of anaemia, debility and constitutional maladies. The worse the housing, the higher the death rate." After the reconstruction of slum areas in Edinburgh, the death rate of these areas fell from 45.5 per thousand in 1892 to 15 per thousand in 1910. Following the intensive housing programme in Germany, where the bulk of the working class was formerly housed in one or two room apartments, there has been a marked drop in the general death rate.

Juvenile Delinquency.

The problem of juvenile delinquency is not a new one, but it is increasingly urgent. One of its underlying causes is widespread bad housing conditions. For several years the Big Brother Movement in Toronto

has charted the court cases of juvenile delinquency by residence. These charts almost exactly reproduce the spot map of unfit dwellings published on page 16. In calculating the incidence of delinquency shown in the table reproduced below, the public health districts were taken as the basic units and the population figures are those given in the report of the Assessment Commissioner for 1933. Since the public health districts did not exactly coincide with the assessment districts for which population figures were available, it was necessary to estimate population in two small sections of these public health districts.

**Toronto Juvenile Court Cases, 1933,
by District of Origin.**

	No.	Rate per 10,000 of Population	Index
Good Housing			
Yorkville.....	108	7.9	100
Poor Housing			
Parkdale.....	189	27.6	349
McCaul Street...	140	24.9	315
Moss Park.....	113	36.6	463

From these figures it is abundantly clear that juvenile delinquency is a serious problem in areas of poor housing. Even in the district chosen to represent good housing, the majority of the court cases recorded were actually resident in the small "bad spots" of that district, where some of the worst housing in the city occurs. These figures confirm the statement contained in the report of the Wickersham Committee on the Causes of Crime, presented to the President of the United States in June, 1931, that "the general tendency of rates to decrease in relation to distance from the centre of the city is unmistakeable." The outlying districts have their delinquent problems but it is near

the centre of the business, industrial and commercial life that the highest rates occur. It is in these districts that the problem of organising the leisure time of the children and youths of the community is most pressing. Overcrowded conditions in the homes lead the children to use the streets for playgrounds. It is natural for children to form play-groups or gangs; but in these districts, because of the lack of proper guidance either from the home or the community, these natural gangs become the breeding place of juvenile crime. Certain neighbourhoods tend to develop traditions of delinquency and this is particularly true of those congested downtown areas where little or no effort is made by the residents to combat lawlessness. The gangs in these neighbourhoods act as channels for the transmission of delinquent customs and information. The technique of delinquency is often highly developed in these groups. The new members of the gang are initiated into the art of delinquency by the instruction and example of the older members. In a survey of the commitments to the Industrial School, Toronto, 1929-1930, it was found that over 80 per cent. of the boys had previous records of membership in unsupervised neighbourhood groups. This problem created by the influence of the delinquent gang cannot be solved without first finding a remedy for the intolerable housing conditions which drive young children out to the busy streets all day long and often far into the night.

It is important to realise that delinquency attaches to a neighbourhood, irrespective of the national and other characteristics of the groups inhabiting it from time to time. This is abundantly clear from the report of the Wickersham Committee from which the following is quoted: "One of the most significant findings in this part of the study is the fact that, while the relative rates of delinquents in these high-rate areas remained more or less constant over a period of 20 years, the nationality composition of the population changed almost completely in this interval. . . . As

the older immigrant groups moved out of the areas of high rates of delinquents (to better surroundings) the rates of delinquents among the children of these groups decreased and they tended to disappear from the juvenile court." A similar relationship is noted in investigations in Toronto. The spot map of juvenile delinquency as far back as 1916, reproduced in the report of the Municipal Research Board, entitled "What is 'The Ward' Going to Do With Toronto?", conforms almost exactly with the Big Brother chart cited above for 1933. The incidence of delinquency, then as now, was greatest in the Parkdale, McCaul and Moss Park Districts.

Poor environment not only perpetuates but helps to increase delinquency. The Moss Park, McCaul and Parkdale districts provided 43 per cent. of the Juvenile Court Cases in the city for 1933; and over 52 per cent. of the repeaters were from these districts. Delinquency is a disease. The danger of infection from it as from all diseases is greater when contacts are unrestricted. This is especially the case in these congested slum areas, where infection by delinquent example is not controlled by proper direction of the child's natural energies and leisure time.

Crime.

The problem of juvenile delinquency merges into the larger subject of adult crime. The vast majority of criminals in prisons and reformatories to-day have records of previous incarceration in industrial homes and similar corrective institutions.

A trenchant definition of a slum is "a place where crime is bred." The particular types of crime encountered most frequently in these districts are robbery, burglary and theft. These offences are committed by two distinct sets of criminals and conditions favourable to the development of both types are found in our slums. There is the habitual criminal who has chosen crime as his career, and there is the first offender who through

force of circumstances is driven to violate the law. Slum conditions tend to shield the former and encourage the latter.

A general atmosphere of indifference to crime and lawbreaking is manifested in areas of poor housing. This indifference is seen in the increased difficulty of detection, partly because the violators are more numerous and partly because of the lack of co-operation of their inhabitants with the organised forces of social control. Criminals, perhaps more than any other class, tend to congregate into groups. These almost amount to closed unions, from which it becomes extremely difficult, almost impossible, to break away. These criminal haunts are with few exceptions in areas of poor housing, where people cannot afford to be particular about their neighbours or inquisitive regarding their actions.

In London, Glasgow and Edinburgh, indeed in every large city of Europe and most of America, there are certain districts which are virtually cess-pools into which flow the criminal and debased population of the underworld. These districts are without exception districts where shameful housing conditions have been permitted to exercise their disastrous influence.

The situation in this respect is not so serious, as yet, in Toronto; but police officers nevertheless emphasised to the Committee the importance of bad housing conditions as a contributing factor in a substantial proportion of lawbreaking. It has already been pointed out that juvenile delinquency in Toronto is more serious in areas where poor housing is prevalent. That the same relationship holds for certain crimes committed by adults is shown in the statistics of residence of convicted criminals supplied to the Committee by the Chief Constable. For example, in one district of which an intensive survey was made by the committee, in a total of 547 houses inspected, 315 were reported as below the Committee's minimum standard of health and decency. The data supplied by the police show

that among these houses 100 were "convicted" in the year 1933 as betting, gambling or bawdy houses, or for violations of liquor laws. Some of these houses were convicted as many as ten times although in practically every case the tenant had moved, after conviction, to some new location. This repeated conviction of certain houses with different tenants suggests even more forcibly than the high total of convictions that crime and poor environment are intimately related. The police summarise their conclusions in a comment accompanying the statistics by saying that "the environment created, (by bad housing conditions) through its encouragement of drinking, gambling, sexual laxity and petty crimes, makes a breeding ground for crime and is the cause of a great deal of juvenile delinquency and subsequent participation in major crimes." The community must therefore, in the words of the minority report of the Wickersham Commission on the Causes of Crime, "take prompt and effective action to remove slums in our cities, and underprivileged areas in the rural sections, which are clearly shown to be breeding places of delinquency and crime."

Family Life.

In many cases of child neglect it is found that a low standard of housing is one of the main contributing factors in creating the problem. One of the larger social agencies reports that of the families in its care with children who are potential wards of the Children's Aid Society nearly twenty per cent. live in an area less than one mile square where bad housing is the rule rather than the exception. When it is realised that the estimated potential liability of wardship is from \$5000 to \$7000 per child, the enormous financial burden carried by the city in its slums in this one aspect of the question is only too evident. The difficulties of properly caring for several children in a damp, dark, dilapidated cottage or a crowded "light house-keeping suite" are well nigh insurmountable. Ne-

glected in the home, and running wild on the city streets, with no encouragement from their parents who are worn out with the interminable struggle, and without adequate community recreational facilities, it is no wonder that so many children become problem cases.

Shattered nerves and frayed tempers are the unenviable accompaniments of the constant friction and quarrelling inherent in bad housing conditions. Desertion by the husband or wife and the break-up of family life are often directly traceable to intolerable housing conditions.

The whole plane of sex morality is likely to be lower in districts of poor housing. The breakdown in self-respect due to lack of privacy and indiscriminate intermingling of the sexes results in a general increase of sex delinquency. The bad effect on health of poorly lighted living quarters was noted above. The social consequences of dark halls and stairways are also seen in the increased number of nuisances committed where such conditions exist. In conference police officials stated that "houses of ill-fame" are more numerous in areas of dilapidated and out-worn housing, and a prominent social worker gave it as her opinion that illegitimacy and social diseases are more than generally prevalent among the occupants of bad houses.

Executives of the leading social agencies in the city state that the case load carried by the welfare workers is heaviest, as might be expected, in the areas of bad housing. Their work of rehabilitation is retarded, moreover, by the continued bad influence of the housing which may have been at the very root of the original problem. The summer holiday at camp can be of little permanent benefit if the children and mothers return to another year in the same appalling surroundings, the same uninhabitable rooms in a vermin infested tenement.

III. SOCIAL EFFECTS OF EXISTING RENTAL POLICY

During the depression, the City of Toronto has been faced with one of the most difficult problems connected with any policy of wide-spread relief, namely the payment of rent for the families assisted. The dilemma is well-known. On the one hand, relief does not appear to be adequate unless it includes allowance for the necessary cost of a lodging; on the other hand, it is not the function of a relief agency to pay whatever rents may be demanded and thereby expend funds on the assistance of landlords. A limit of payment of \$15 per month was adopted in accordance with the conditions laid down by the Provincial government; and it was decided that rent should be paid for the first month in all cases of destitute families, and thereafter every second month only, except in special cases. The administration of the advances for rent was handed over to the Emergency Loan Committee of the Board of Trade, which has of course followed the principle of bi-monthly payments, but has also received and acted upon appeals for additional payments submitted by the various welfare agencies. We are informed that the Committee has in no case refused the additional help recommended.

There have, of course, been complaints of the inadequacy of the help given in the form of bi-monthly payments. These complaints have been received both from the tenants themselves and from social workers. It is probable that many cases of hardship have failed to be reported to the Board of Trade's Committee. It is obvious that any policy must have definite reactions upon housing conditions. Among these reactions, the effect upon the condition of the dwellings occupied is the most obvious. Bi-monthly payments of rent must tend to compel many landlords to forego the necessary repairs to their properties and to allow their houses to fall into even greater disrepair than formerly; for the partial relief

rental, when received by landlords, is almost wholly used up in the payment of taxes. A survey of fifty properties in various parts of the city by the Emergency Loan Committee of the Board of Trade, revealed that in the year 1933 payments equivalent to 98 per cent. of the relief rental grants made to the tenants were made on account of 1931, 1932 and 1933 taxes on these properties. Accordingly, while many landlords refuse to accept tenants known to be on relief, the quality of accommodation offered by those who will accept the relief vouchers is in most cases of the very meanest. The poorest families are thus compelled to accept the poorest accommodation with little chance of anything being done to improve it. A further result may be a too frequent moving and a consequent unsettling of the home arrangements and an increased instability in family relations. To what extent this has actually occurred is a matter upon which it is difficult to obtain full evidence. Our surveys certainly revealed a considerable number of families who have moved four or more times in a single year. Such recurrent moves increase the demoralisation of home life already aggravated by the wretched quality of the dwellings occupied.

IV. COST TO THE TAXPAYERS

As yet very little has been said of the financial burden which bad housing areas throw upon the city. No accurate accounting can be made of the cost in the misery and suffering of those who spend their lives in these blighted districts, but some slight measure of the heavy expense to the community is seen in the cost of certain civic services. It is not suggested that bad housing is the only reason these services are necessary; but it is beyond all question that bad housing is an important contributing factor in creating the conditions which the very expensive public health, public welfare, police and police court services strive to improve.

While slums are a source of civic expense they do not, on the other hand, contribute their assigned share of the tax revenues. This fact is indicated in the percentages of realty taxes uncollected in these districts. The districts of bad housing had 26.76 per cent. of the 1933 levy and 7.62 of the 1932 levy uncollected, when the averages for the areas of better housing were 19.66 per cent. and 4.56 per cent. respectively. The taxes on these poor areas are already low owing to exemptions granted by the city to dwellings assessed at less than \$2,000. No estimate of the actual assessment for dwellings separately is available but a calculation of the average assessment per dwelling unit was made for the different divisions on the assumption that all buildings assessed were dwelling units. This method is, of course, more valid for the almost completely residential districts. In any event the figures arrived at in this manner are on the generous side. The averages in the three mainly residential bad areas, Ward 2 Subdivision 2, and Ward 5 Subdivisions 2 and 3 were less than \$2,000. The average for these three areas and Ward 4 Subdivisions 2 and 3 combined was only \$2,274. In the foregoing statistics no figures have been included for Ward 3 Subdivisions 5 and 6. These subdivisions are mainly business districts; and although embracing some of the worst examples of bad housing their tax and assessment figures are based on a commercial rather than residential basis. It is obvious from the considerations of this and the previous paragraph that areas of bad housing throw a financial burden upon the taxpayers of other districts.

V. CONCLUSION

In conclusion, it is abundantly clear that bad housing is opposed to the true welfare of the community. It generates disease and increases mortality. It leads the young into delinquency and the old into crime. It breaks up family life. It throws increased financial

burdens upon the taxpayer. And by the intensity of its attack upon such conditions may the social conscience of a community be judged. We can do no better than quote from the 1932 Report of the Citizens Committee on Housing in Halifax, N.S.:—

It is not a question whether we shall pay or shall not pay. It is a question whether we shall pay blindly or intelligently, whether we shall pay for better housing or for the damage done by that which is worse. Housing of the poor we are going to provide. Let us make no mistake about that. It is only a question whether we shall house them in hospitals, mental institutions, reformatories and jails; or whether we shall house them in cleanly, light and sanitary surroundings where both body and soul will have a chance. Which shall it be?

CHAPTER III.

THE CAUSES OF SLUM GROWTH

People live in slums because they have to; because they cannot afford to live in better surroundings. Thus the first set of causes of slum conditions is immediately seen to lie in the disparity between the low incomes of the slum-dwellers and the high cost of building and maintaining satisfactory dwellings. But it is equally obvious that if no slum areas had been allowed to develop there would be no slum-dwellers. Thus the second set of causes includes failure to restrict the construction of inadequate dwellings, or to prevent the deterioration of previously satisfactory dwellings, or to keep the number of inmates within the decent capacity of each house. The presence of this latter set of causes implies the absence of careful planning on the part of municipal or other authorities; or else it implies their inability, from lack of either legislative or popular support or both, to execute their plans. In this chapter we examine the first set of causes of slum growth; in the next we consider the adequacy of the existing control of housing development.

I. LOW INCOMES

We cannot attempt, within the compass of this report, to describe all the factors which cause incomes to be insufficient to provide the recipients and their dependents with socially tolerable housing conditions. We can only roughly indicate the size of the incomes now being received by the inhabitants of the houses we have described, and give brief mention to the most glaring cause of inability to pay rents—unemployment.

Ability to Pay Rents.

As regards the actual incomes received by those who occupy the poorer houses of Toronto we have evidence from two sources. The first is the enquiries of our own investigators and regular social workers. The general impression received from these sources is that, under present conditions, there are relatively few of the family groups under consideration whose incomes are sufficient to pay rentals of more than \$10 or \$12 per month. Even in the so called "good times" prior to 1930 it is doubtful whether the families of this economic grade could have paid much more than this, such is the irregularity of their employment and the uncertainty of their wage rates. At a later point in this chapter there is some discussion of the actual rents being paid for decent family accommodation. They are about double the above figures.

The second source of information regarding incomes is the various figures which are publicly available. It is not easy to make even a rough statistical estimate of the average wage and rent-paying ability of the class of persons to be considered. Representative of this class we may choose male labourers and unskilled workers (excluding those engaged in agriculture, mining and logging): and we may assume that the wage-earning heads of families are probably to be found in the age group from 25 years to 54 years. According to the census of June, 1931, there were 16,502 of that class in Toronto at that time. They earned in aggregate, during the preceding 12 months, \$10,112,200; an average wage of \$613. It is usual to assume that wage earners can afford one-fifth of their income for rent. If this proportion is applied to the average earnings of \$613 it suggests that, for the class of workers and the period we are now considering, \$10 a month would be the reasonable rental. This figure is, however, subject to modifications which are difficult to estimate. On the one hand, it makes no allowance for the possibility of the family income being supplemented by the wages

of members other than the head. But on the other it is calculated on a rough average in which fully and partially employed are lumped in with totally unemployed: and it certainly represents a degree of employment and a rate of wages both of which were higher in the period June, 1930, to June, 1931, than they are at present. The Dominion Bureau of Statistics index of employment in Toronto fell as follows:

Date	Index of Employment in Toronto (1926=100).
October 1, 1929 (highest).....	126.3
June 1, 1930.....	118.5
June 1, 1931.....	110.3
March 1, 1933 (lowest).....	84.4
June 1, 1934.....	93.9
September 1, 1934 (latest).....	94.3

The only available Canadian index of wages is supposed to represent the movement of wages in skilled, unionised trades. It cannot therefore be used to estimate the decline in unskilled wage rates since 1930-1931. But it seems safe to say that the latter have fallen substantially. Thus, in so far as we can draw any conclusion from what scanty statistics are available, we may say that rough confirmation is given to the impressions of rent-paying ability reported by our investigators.

The Effects of Unemployment upon Rent Payments.

The effects of unemployment upon earnings, and indirectly upon rent payments, deserve special comment. For the type of worker under discussion, saving is almost an impossibility. Current ability to pay rent depends almost solely upon current income: and income upon employment. It cannot be too strongly impressed upon the reader that this class of worker

is especially subject to unemployment of all kinds—seasonal unemployment due to the wide annual swings in Canadian economic activity, sporadic unemployment due to temporary expansions and contractions in the demand for unskilled labour in various plants and industries, and that most serious type of unemployment associated with general booms and slumps in business. It is, therefore, inevitable that, for this class, actual rent payments will continuously, and sometimes largely, depend upon the attitude taken by various governmental authorities towards unemployment relief. The division of responsibility between the municipality and the Province, and the division of the source of relief funds between these and the Federal authorities, have resulted in a piece-meal attack upon the problem of relief during the past four years. It is not within our terms of reference to discuss methods by which the incomes of the unemployed may be made more regular and, in many cases, more adequate; but we must reiterate the importance of this problem in relation to that of improving housing conditions in Toronto.

II. HIGH COST OF CONSTRUCTION AND MAINTENANCE

We have roughly estimated the ability of Toronto's slum-dwellers to pay rents. We now turn to consider whether it is commercially possible to erect decent houses for their use at such rents. This possibility depends upon many factors—cost of land acquisition, cost of construction, cost of maintenance, and so forth.

Cost of Land.

Land value is based partly upon the present use of the land but also upon its future prospects. Thus a speculative element, often the determining factor,

enters into its price. This is easily seen in a comparison between the assessment figures for areas of good and bad housing in Toronto. For the good housing districts the land assessment per gross acre was \$12,882.54. For the bad housing districts the land assessment was \$43,555.44 per gross acre: or $3\frac{1}{2}$ times as great as in the better districts. In the areas of good housing the land is assessed at approximately 50 per cent. of the buildings while in the bad districts the land assessment is 131.8 per cent. of the building assessment. Thus in the good districts we have good buildings and relatively low priced land while in the bad districts the buildings are of a poor quality on highly priced land. The latter is especially the case in Ward 3 Subdivision 6 which has a total building assessment of \$10,776,583 and a total land assessment of \$22,204,292. Clearly this land is so highly valued because it may possibly be required for commercial uses. The same is true of much land in other bad districts.

For the purpose of speculative sales land is usually subdivided into small lots. There are several evil consequences of such subdivision. On these lots, which are often held idle for long periods in the hope of profits from sale, small, narrow, airless, and uneconomical houses will probably be erected—houses, that is, which are uneconomical to the community and the occupants but highly economical to the jerry-builder. And from these beginnings develop, with the passage of time, many of those conditions which we have described in Chapter I. The narrow subdivision of land often has another purpose—that of the erection of small shops. This further contributes to the difficulty of acquiring substantial frontages for the construction of better, broader, sunnier houses: and the demand for the land for such commercial purposes further enhances its price.

A large portion of the undesirable increase in land values might have been avoided by careful zoning of residential districts and the planning of industrial

expansion. (More detailed reference to this possibility is made in the next chapter.) In this way the amenities of life might have been preserved for those workers who are forced to live in old and unfit houses on supposedly valuable land. Low cost housing for the working classes cannot be provided on land the cost of which is speculatively buoyed up out of all proportion to the value in its present use or even in its probable future development.

Cost of Building.

In the past the method most generally employed in the construction of dwelling units has been the erection of single houses on single lots by speculative builders. This method is extravagant because savings in labour and materials, which can be secured in any really large scale undertaking, are not obtained. It has been estimated by a responsible group of architects in Toronto that the minimum cost of a single family detached dwelling on a ground area of 13' 6" by 27' 0", and having two floors and a basement, is roughly \$2,700.00, including the cost of land at \$30 per foot frontage. This cost necessitates a rent well beyond the ability to pay, as estimated above, of the lowest wage-earners. Some slight reduction in cost is often obtained by building in unsightly rows; but even in this case there is not an appreciable reduction in costs and rents. Many comparatively new houses, erected in this wasteful manner, are monuments to the jerry-builders' art. They become the grievous financial burdens of those who, as a result of their own ignorance or of high pressure salesmanship, are persuaded to lease them or to attempt their purchase on the instalment plan. The efforts of speculative builders to provide low cost housing inevitably result in a lowering of building standards unless strict surveillance is maintained. This fact is abundantly proved by the existence of many substandard suburban dwellings

and whole slum areas on the outskirts of every large city.

Reductions in the cost of building may materialise with the advancement of the technique of construction and the adoption of new building materials. Great strides have been made in this direction by several European countries where definite governmental encouragement has been given to the discovery of solutions of the problem of low cost housing. It is hoped that the local cost of building may be reduced by such economies in the near future. But building materials have remained substantially the same for many centuries and any attempt to provide low cost housing cannot await this hoped for reduction in the cost of materials.

Cost of Financing.

Among the costs of operation of housing none is nearly so important as the interest charge upon the money originally needed for construction. This is clearly illustrated by the following table which roughly indicates the allocation of the costs of operation of a house worth \$2,700 in Toronto.

ESTIMATED ANNUAL COSTS OF OPERATION OF \$2,700 HOUSE IN TORONTO			
Taxes (Land and Buildings).	\$ 55.00	.....	\$ 55.00
Management.....	15.00	.....	15.00
Insurance.....	4.00	.....	4.00
Maintenance.....	40.00	.....	40.00
Amortisation in 50 years....	16.95	.....	16.95
Interest on \$2,700, at 6%...	162.00	at 4%.	108.00
<hr/>			
Total.....	\$292.95	.....	\$238.95

Money has been extremely difficult to obtain on mortgage security during the past three or four years. Few if any speculative builders have been able to

obtain any at 6 per cent. Under present conditions it may be possible to obtain funds for building even below 6 per cent. But that rate may be taken as a rough average for the purpose of this calculation. At this rate the interest payments constitute more than 55 per cent. of the total costs of operation of a \$2,700 house.

A comparison between the two columns in the above table immediately discloses the advantage which a government, borrowing at 4 per cent., has over a speculative builder borrowing at 6 per cent. The speculative builder must pay an extra \$54 per annum—an increase of 22.6 per cent. over the costs of operation encountered by the government.

Cost of Services.

Another factor in the high cost of housing is the necessity to provide each site with certain services and public utilities such as gas and water mains, electric power, paving, etc. These costs are borne by the community, the owner, and the tenant in different proportions; but they add to the charges which must be made for new houses. The lack of proper zoning ordinances and an over-estimation of population trends often result in an over-supply of these services in certain sections of the city while other districts are without the essential conditions of satisfactory living. The existence of wide paved streets in new sub-divisions with no houses bordering on them, and of narrow, poorly drained alleys, lined with hopelessly inadequate and outdated houses, is an invariable outcome of this planlessness and lack of control. Such conditions are repeatedly found in Toronto.

Civic taxes grow with the cost of municipal services; and the heavy burden of taxation is a reflection in part of the fact that poor land utilisation and lack of planning have made for undue expense. Houses valued at \$2,000 or less, at present receive exemption on fifty per cent. of the building value for taxation purposes. Even with this exemption the amount of taxes payable

on the houses in the Oak, Sumach, Dundas, Sackville block in Moss Park averaged \$40 per house per year or about \$3.30 per month. This is clearly a heavy burden which must inevitably increase the rental charged for these houses. Any reduction in the amount of taxes would eventually be reflected in a lowering of rent and would lessen the discrepancy between ability to pay and amount demanded for rent. It may be possible for the municipality to encourage low cost housing by the expedient of tax exemption, which was a well-known pre-war method. Various European countries, including France and Germany, have used it effectively; and within the last few years it has been tried in New York City. Any schemes developed for really low cost housing in Toronto may have to receive some such encouragement.

Rents Which Are Being Charged.

The cost of providing new housing is made up of all the foregoing items and if the project is to be a commercial success the rent must be sufficient to cover these charges. The building industry in the past has not found it possible to erect housing which could be let at rents within the ability to pay of the lowest paid wage-earners. The figures of our extensive survey reproduced in Appendix III show that among 200 dwellings, of four to six rooms each, falling below the minimum standard for health and decency 52 were rented at \$16 or more per month; and of 100 similar dwellings falling below the standard of amenities 85 were rented at \$16 or more per month, including 26 at \$21 or more. In the case of somewhat larger dwellings we found rentals frequently being charged up to \$25 for houses below the health standard and \$45 below the amenities standard.

The Federal Department of Labour publishes, in the Canadian Labour Gazette, quarterly quotations for rents of workingmen's six-roomed houses in Toronto. Their latest figures for such houses "in good condition,

favourably located . . . and with good modern conveniences" are from \$22 to \$30 per month. For "houses in fair condition, less desirably located . . . without modern conveniences" the figures are from \$18 to \$22. These rentals are those quoted in leases or agreements between landlords and tenants. Unemployment is reported in many cities to be reducing the amounts actually paid below these figures.

In their evidence before the Committee experienced social workers stated that the minimum rental for satisfactory housing for moderate sized families was between \$20 and \$25 per month. These rentals are for old houses. There has been little building of the low cost type within recent years, and practically none in the districts near the industrial and commercial centres of the city. As might be expected, the situation is particularly bad in those areas where the land is being held for speculative purposes, and the houses are old and dilapidated. Until the gap is bridged between the capacity of the worker to pay and the cost of new housing there will always be such a "second hand market" in housing. Districts which are now fairly satisfactory will decline in quality and inevitably lapse into slums.

III. SUMMARY

Bad housing conditions are brought about by many contributing factors; but the most important of these may be described as the inability of the lowest wage-earners to pay rents sufficiently high to obtain adequate housing accommodation. Many workers, because of prolonged unemployment, are at present unable to pay any rentals and have become an inescapable charge on the community. While unemployment has been particularly severe during the past few years it must nevertheless be recognised that this is only an aggravation of a situation which must be considered normal. The ability of the lowest paid wage-earners

to pay rents always depends in part upon the generosity of existing relief measures. Adequate housing cannot be provided at sufficiently low rentals because of the high cost of housing. This high cost has been due to the speculative element in the determination of land values, the wasteful methods employed in building, the inability of speculative builders to secure credit facilities at low rates, and the excessive burden of taxation. Some method must be found of decreasing the discrepancy between the cost of new housing and the amount the worker is able to pay.

CHAPTER IV.

THE CONTROL OF HOUSING DEVELOPMENT IN TORONTO

Slums make their appearance partly because of the presence of certain economic forces, which were discussed in the previous chapter, and partly because of the absence of adequate checks, which we are now to discuss. These checks may themselves take either of two forms. There are the preventive checks which include legal minimum standards below which houses may not be built or occupied. There are the positive checks which have as their object the encouragement of the construction and maintenance of satisfactory houses. When the typical modern town grows to such a size that housing problems develop, and when the social conscience of that town begins to appreciate their presence, then it is usual to apply a variety of preventive checks. But in a large and growing modern city these measures never prove adequate to prevent the growth of slum problems. Then the positive checks have to be used. With these distinctions in mind let us now consider the types of housing control which exist in Toronto.

Lack of Single Authority.

The first fact that springs to light when we examine Toronto's control of housing development and housing conditions is that there is no single supervisory authority. The responsibility for maintaining healthy conditions in the houses rests with one civic department; the responsibility for their structural soundness rests with another. It is possible that the Department of City Planning might expect houses to be built in one area; the Toronto Housing Commission might build

them elsewhere. Thus our description of Toronto's housing control narrows down to a description of the various functions exercised by certain civic departments and other bodies.

Much of what follows regarding these departments may seem unduly critical: and so we must at the outset make our position clear. If we appear to blame a department for sins of omission—and most of our criticisms concern this type—we are in fact usually blaming the Toronto public for a lack of support which may cripple or restrict the department in its work. It may be that the funds of the department are inadequate for the work to be done; or it may be that public opinion will not support or tolerate actions that are within the legal competence of the department. We trust that, regarded in this light, nothing we say will give offence to those many civic officials without whose valuable aid the work of this Committee would have been greatly hampered if not impossible.

The Department of Public Health.

The municipal health officials administer under the authority of the Public Health Act of Ontario. The functions and authority of the Medical Officer of Health are set forth in this Act. The large number and variety of problems presented by housing led to the establishment several years ago of a Division of Housing and Industrial Hygiene within the Department: and it is with the work of this Division that we are chiefly concerned. One of its primary purposes, as outlined in the Report of the Department of Public Health of the City of Toronto, January, 1934, is "to prevent the tendency towards deterioration or dilapidation of buildings which we find in any large city".

In order to prevent dilapidation many thousands of inspections are made each year. These may be either a matter of routine or made on the complaint of one or more householders that a "nuisance" exists. Section 73 of the Public Health Act states that "any

condition existing in any locality which is or may become injurious or dangerous to health, or prevent or hinder in any manner the suppression of disease, shall be deemed a nuisance within the meaning of this Act". Among specific nuisances listed by the Division of Housing are the following: defective plumbing and drainage; leaky roofs; overcrowding; vermin in houses or bedding; defective gas stoves or gas fixtures; and dilapidated houses. If such a nuisance exists the health officer is empowered to order its removal or abatement. Where this order involves the loss or destruction of property to the value of \$2,000 or upwards it cannot be enforced except by order of a judge of the Supreme Court: and this is "the nigger in the wood-pile". This restriction has resulted in an extreme reluctance of medical officers of health to condemn buildings as unfit for human habitation. The condemnation of a house involves proof to the court that the health of some person has been definitely impaired by living in it. This, while undoubtedly true in many cases, is most difficult to prove at law. It is frequently impossible for the Department of Public Health to obtain this evidence against buildings which the Department considers to be unhealthful. Only 67 houses have been condemned by the Department of Health during the five year period 1929 to 1933 and only 3 of these during the last year. The Department has been especially hesitant to condemn or enforce improvements during the last four years of depression because it was felt that hardships would have been increased by the accompanying evictions and the intensified scarcity of houses.

Overcrowding is not specifically dealt with in any Department of Health regulations, and it is not officially defined. "Adequate sanitary conveniences" must be supplied under the Public Health Act: but again there is no definition of the phrase, and an outside toilet and a single tap in the yard meet the present health regulations in Toronto.

To strengthen the powers of the Department of Public Health definitions of fit houses and other matters must be laid down. Only in some way such as this can we obtain adequate enforcement of the spirit as well as the letter of the existing legislation and adequate protection of health from the ills of housing.

The Department of Buildings.

The building by-law of the city provides for the structural safety of buildings. Its provisions apply chiefly to new buildings and are not retroactive. Improvements in old buildings can only be ordered when conditions liable to cause serious accidents exist. The execution of these precautionary measures is vested in the Department of Buildings. This Department examines all plans, issues building permits, and inspects buildings under construction.

The earliest by-law governing the erection of buildings was passed in 1874. From time to time higher standards have been adopted. The present regulations regarding new buildings govern such matters as the yard space, number and size of windows, height of ceilings, etc., and they provide exacting structural requirements. Rear dwellings may no longer be built in Toronto. The strict enforcement of the building by-laws of to-day, and their constant improvement in the light of new discoveries in materials and construction technique, should thus help to prevent the construction of ill-planned dwellings which rapidly degenerate into slums.

In addition to its powers outlined above the Department of Buildings, under Building By-law No. 9868, Chapter I, Section 13, is empowered to order the demolition of certain buildings as follows—"If the Inspector of Buildings finds any building or part of any building in such condition as to endanger life or to be liable to cause serious accident, and believes that such danger may be averted by the immediate application of precautionary measures, he shall have power to take such

precautionary measures as in his opinion may be necessary to render said building or part thereof safe, provided the owner, lessee, occupant or agent of said building refuses or neglects to carry out such measure immediately on being notified so to do in writing by the Inspector of Buildings. All costs incurred in connection therewith shall be borne by the owner or agent of the building, and in lieu of payment to be charged against the property in taxes." During the last five years some 1466 dwellings have been demolished of which approximately fifty per cent. were demolished on orders from the Department. The remainder were voluntarily torn down by the owners: but in many cases as a result of a warning from the Department. In the last four years over 100,000 warnings regarding both demolition and improvements were issued by the Department, of which approximately seventy-five per cent. are estimated to have produced results. The inactivity of the construction industry during the depression has left more time for the inspection of older buildings and there has been increased pressure by the Department to demolish or renovate dangerous structures. It must be remembered that many of the unfit houses in the older sections of the city were erected before the first building by-law was passed in 1874.

The same difficulties of administration arise in this Department as are met by the Public Health Department. The burden of proof that a building is dangerous rests with the Department. And here, again, a definition of a fit building would facilitate the work of the Department.

X The Department of City Planning.

The present Department of City Planning and Surveying was created in 1930. It is an outgrowth of the surveying work carried on by the Assessment Department. In 1911 the first specific town planning powers were given to municipalities by the City and

Suburbs Plans Act of the Province of Ontario. This, with certain modifications and additions, now appears in the statutes as the Planning and Development Act. Under this Act the city's consent is now required to all subdivision plans within an area comprising the municipality and suburban districts extending up to ten miles from the city limits. Such plans must fit into the general plan of development for the city. The Department is concerned mainly with street and traffic problems. Comprehensive traffic surveys provide the background for all physical changes in the City Plan. Parking regulations are included in the responsibilities of the Department.

Four definite town planning programmes have been formulated since 1911. None has been adopted although certain of the major improvements they suggested have been carried out. Although these were called "town planning programmes" they were actually limited to problems of street extensions and traffic conditions. At the present time there is no organisation responsible for initiating a city-wide plan to direct the future industrial, commercial, and residential expansion of the city. If the spread of such conditions as were described in Chapter I is to be prevented such a comprehensive plan must be evolved and its recommendations given immediate effect.

The inadequacy of town planning in Toronto is particularly noticeable in the absence of any system of zoning ordinances. Over seven hundred by-laws and some two thousand amendments to them form the nearest approach to any effective zoning of the city. Certain districts are restricted to residences; but no zoning exists to limit the density of population in certain areas, to define the industrial or commercial districts, or to set aside ground for recreational areas and open spaces. The principal zoning powers of the city are derived from different sections of the Municipal Act. Section 398 is positive in character, giving the city the right to limit the use of land in any area to some

specific purpose such as "single detached dwellings." The other provisions are mostly negative. They permit restrictions in an area in the form of the exclusion of certain possible uses of the land. The city rarely takes the initiative in this work but acts on the petition of interested parties. After receiving a petition for the temporary suspension ("lifting") of a particular by-law a poll of the property owners affected is held and a report made by the Commissioner of Buildings to the City Council's Committee on By-laws. The report may or may not be adopted by the Committee. The lifting of a by-law to permit the erection of one building of a commercial character in a formerly purely residential district makes the future invasion of the neighbourhood by commercial interests largely a matter of time. The comparative ease with which these by-laws can be lifted in individual cases has diminished the benefits which might have been derived even from this extremely complicated zoning system.

Toronto lacks a modern city planning organisation. The work of preparing plans should be entrusted to an independent organisation with competent technical assistance and provision should be made for the execution of the plans. Existing measures of town planning in Toronto are inadequate to prevent a further deterioration in housing or to guarantee a satisfactory environment to large numbers of her citizens. ✕

Such a municipal planning commission can do much unassisted and on its own initiative. It can do even more if it receives aid and advice from bodies which are familiar with the housing and planning problems of many towns and cities. The next chapter of this Report is devoted to an examination of the control of housing development elsewhere; and there it will be amply demonstrated, by reference particularly to experience in Great Britain, Germany, and Massachusetts, that there is much that governmental authorities other than municipal may accomplish in the improvement of urban housing and town planning.

Central governments in most advanced countries are in the practice of financially assisting such improvements: and in order to ensure that their money is wisely spent they have been compelled to set up administrative and advisory bodies. For these reasons we recommend, in Chapter VII, not only that a City Planning Commission be established in Toronto but also that the city should press for the foundation of a housing bureau by the Province and a National Housing Commission by the Federal Government.

The Toronto Housing Commission.

In 1920 the Ontario legislature passed The Toronto Housing Act setting up a housing commission in the City of Toronto and confirming the municipal by-law appointing the Toronto Housing Commission. By this Act authority is given to the Commission to erect houses of not more than seven rooms suitable for the accommodation of working men and women of "moderate means"; to loan to a private person to erect a house for his own occupation; and to acquire land for the purposes of the Act at a compensation decided upon by a sole arbitrator whose award is to be based on fair market value and is not subject to appeal. The municipality may borrow the full costs of the land acquired and of the houses erected and all moneys required by the Commission for the purpose of loans under the Act.

Under this Act the following citizens were originally appointed members of the Toronto Housing Commission:—Sir John C. Eaton, Sir James W. Woods, Mr. Frank A. Rolph, Mr. J. Allan Ross, and Mr. H. H. Williams. The Commission's operations have been as follows. It erected 236 houses in the east and west districts of the city and made five building loans. The houses built were of six rooms, half brick construction and semi-detached. They were sold under agreements providing for monthly instalments covering principal and interest over a period of twenty years.

More than one million dollars was advanced by the city to the Commission before December, 1920, for the purchase of land and erection of houses. Up to December 31, 1933, \$1,182,790.55 had been repaid to the city by the Commission. Before the depression years little trouble was experienced in collecting the monthly instalments; but since then business conditions have made it slightly harder for the purchasers to make the payments. Two of the five building loans advanced by the Commission have been completely paid off and fifty-four houses sold outright. The remaining one hundred and eighty-five properties are being sold on the instalment plan. Of these one was repossessed by the Commission, ninety-one were paid up to date and ninety-three were in arrears. Eight purchasers were over one year in arrears. The total arrears amounted to \$8,842.33 on December 31, 1933. The interest charged to the purchasers is limited by statute to 5 per cent. At present the Commission is composed of the heads of five city departments appointed by a by-law of the City Council.

The chief function of the Commission was the erection of houses for sale. This immediately limited its benefits to workers who were in a position to buy houses, that is to the slightly better-to-do workers. It has only touched, and by its nature can only touch, the fringe of the housing problem with which this Report is primarily concerned.

The Toronto Housing Company.

An Act to encourage the improvement of housing accommodation in cities and towns was passed by the Ontario legislature in 1913. Among the provisions in this Act were the following. A company might be incorporated under this Act if its main purpose was the acquisition of land, and building thereon houses of moderate size, with improvements and conveniences, to be sold at moderate prices or rented at moderate rents. Such a company might petition the City

Council or other local authority to guarantee its securities; and if the council were satisfied that there was need for additional housing accommodation it might guarantee the bonds of such a company to 85 per cent. of the value of lands, houses and improvements, provided that the company had already raised the remaining 15 per cent. without borrowing. The guarantee was to be secured by a first mortgage upon the lands and houses. The municipality might appoint one member of the Board of Directors. The location and general plans of the houses were to be approved by the same authority. Lastly, the dividend declared in any one year might not exceed 6 per cent. and any net profits remaining were to be expended on extending the work of the company or redeeming the capital stock.

The Toronto Housing Company was immediately incorporated under this Act. Its president was Mr. G. Frank Beer, who had been one of those chiefly responsible for the passing of the Act. The authorized capital was \$1,000,000. Application was made and the City Council agreed to guarantee the Company's bonds. The construction of houses was undertaken at once.

The Company now owns and operates two groups of apartments in the eastern section of the city, Riverdale Courts on Bain Avenue and Spruce Courts on Spruce Street, with a total accommodation of 334 families. In connection with the Bain Avenue block there are 19 garages in operation. The units are all self-contained cottage flats with individual entrances and vary in size from three to six rooms per flat. At present rents range from \$23.00 to \$40.00 and include heating, hot water all the year and city water. Repairs, maintenance and taxes are paid by the Company as well as the cost of cleaning off snow, upkeep of lawns, etc. The efficient operation of the Company is entrusted to an independent manager who co-operates with the Board of Directors in the management of its affairs.

For the first ten years the Company paid no dividends but in 1923 a 5 per cent. dividend was declared. For nine years a dividend of 6 per cent. was declared, the property kept in good repair and provision made for depreciation. No dividend was declared in 1933 and no amount set up for depreciation on the buildings and heating plant. The Toronto Housing Company is financially in good standing and in a memorandum to the Committee stated that the measure of success already attained warranted the Company "looking with favour on further development along similar lines." The Company was originated by a group of public spirited citizens interested in providing better housing conditions in the community. While this experiment has been no more than a very modest beginning it may well point the way towards a solution of one part of our present urgent housing problem. But we must again point out that the rentals which have to be charged place the dwellings beyond the reach of the class of persons in which this Committee is primarily interested.

Conclusion.

In the introductory paragraph of this chapter we explained that the control of housing development might be either preventive or positive. We also pointed out that in the early stages of urban development preventive checks, in the form of building restrictions of various types, were usually adopted; but that these invariably became inadequate in the congested conditions of a modern city; positive action then became imperative. The contents of this chapter must have made two things abundantly clear. First, it must be obvious that those preventive checks which are applied in Toronto are so unco-ordinated and thus so complex and so difficult of enforcement that a single city planning authority is a crying need. The effectiveness of such an authority would be greatly increased if aided by a Provincial bureau and a National Housing

Commission. Secondly, it is equally obvious that Toronto has emerged from the early stages of its small-town development; yet (with the exception of the establishment of the Toronto Housing Commission which did not produce the most needed type of houses, and of the guarantees given to the Toronto Housing Company, itself a private organisation) nothing positive has been done to encourage the construction of new and necessary houses. Previous chapters of this Report amply demonstrate the existence and persistence of housing problems. The time for positive action is here.

CHAPTER V.

THE CONTROL OF HOUSING DEVELOPMENT ELSEWHERE

The past eighty years have witnessed in many countries a growing conviction that the proper housing of the lower paid working classes is a matter which should not be left completely to commercial interests. These interests have failed to provide suitably planned and suitably priced accommodation. It has been recognised in the western world that the state must regulate and supplement their activities. This is especially true of European countries. The United States and Canada have lagged behind: but lately housing reform has constituted a part of the recovery programme of the federal government of the United States and several Canadian cities have been awakening to their responsibility for housing the poor. A brief account of the control of housing development in countries other than Canada, and in Canadian cities other than Toronto, will be found valuable in indicating means whereby housing conditions may be improved in this city.

I. GREAT BRITAIN

Development of Housing Legislation.

Many citizens of Toronto will be surprised to realise how far the general acknowledgement of state and civic responsibility for housing conditions has gone in Great Britain. Nowhere is this acknowledgement more clearly stated than in the opening paragraph of the Report of the National Housing Committee, 1934, entitled "A National Housing Policy." This Committee consisted of a self-appointed group of men of high stand-

ing. The Chairman was Lord Amulree, and among the eight other members were Lord Balfour of Burleigh, Chairman of the Kensington Housing Committee, and Sir Basil Blackett, Director of the Bank of England. This important body began its report as follows:

One fundamental principle lies behind all our discussions. The provision of housing accommodation, not below a minimum standard, for every family in the United Kingdom at a rent within the family capacity to pay should be accepted as a public responsibility and a national service. Fit and proper housing is a national essential, in the absence of which our existing social legislation must prove unfruitful. As long as overcrowding and slums exist, the doctor is attempting a cure without being able to touch the root of disease; the teacher has the full force of environment against him; the social reformer is fighting a battle in which he cannot hope for decisive victory.

The principle which the above paragraph lays down is one which has only gradually gained acceptance. The history of its acceptance goes back for a period of almost one hundred years. It was about the year 1840 that the balance in Great Britain swung from a predominance of agricultural workers to a predominance of industrial workers. In 1851 the Labouring Classes Lodging Act, fathered by Lord Shaftesbury, was passed. This Act accepted in some measure the principle of government responsibility, for it empowered the Public Works Commissioners to lend money either to local authorities or to private associations for the housing of working people. In 1848 public health legislation first appeared on the British statute books: and during the next two decades a code of law was developed—meagre as it would now seem—to prevent overcrowding and insanitation. In 1890 the Housing of the Working Classes Act extended this legislation and initiated the modern period of British housing activity. Since that time four problems have received specific attention—the demolition of slum areas, the demolition or improvement of individual

unfit houses, the construction of new houses, and town planning. In 1899 local authorities were empowered to make advances to tenants to enable them to buy houses. Soon after this the first "garden cities" were initiated. The pre-war development culminated in the Housing and Town Planning Act (John Burns Act) of 1909. In this Act there was a clear enunciation of the responsibility of the community to provide suitable housing. An obligation was placed upon local authorities to make some provision wherever a shortage of working class houses existed. For the purposes of housing schemes, local authorities could borrow from the Public Works Loan Commissioners under very favourable conditions— $3\frac{1}{2}$ per cent. interest for a period of eighty years for land purchase and sixty years for buildings. Public utility societies, ordinary corporations and individuals could secure loans at the same rate of interest but for shorter periods and for a smaller proportion of the total expenditure. The John Burns Act also facilitated the development of town planning. As far as possible the recurrence of slum conditions was thus to be prevented.

Provision of Houses Since the War.

In Great Britain, as in other countries during the war, the nation's capital equipment was allowed to deteriorate. Its equipment of houses was no exception to this rule. Indeed, because of the war-time rent restrictions landlords were particularly hard hit as a group and were often unable to provide necessary repairs. The scarcity of labour and materials caused a practical cessation of construction of new houses. The post-war demobilisation thus precipitated a condition of intense housing shortage.

Efforts to meet this situation took a number of forms. It was clear that private enterprise was inadequate to meet the situation. The Town Planning and Housing Act of 1919 established a new principle, that of subsidised building. This has been the basis of

Britain's post-war housing policy. Under the Addison Scheme of 1919 local authorities were permitted to make grants or guarantee loans to public utility societies for the construction of working class houses. Provision was made for certain grants from the Treasury to local authorities. The principle upon which these were paid was that, if local taxes should be forced up by more than about five mills on account of housing projects, the Treasury would pay the excess. The subsidies were therefore variable; and turned out to be costly. Under this scheme a total of 213,821 houses have been erected of which 43,731 have been built by local authorities. In 1923 the Chamberlain Scheme introduced the principle of a fixed subsidy. £6 per annum for each house erected of an acceptable size and type was payable by the Exchequer. Under this plan 438,047 houses were subsidised. In 1924 the Housing (Financial Provisions) Act was passed. Its aim was to provide an increased number of houses with rents within the ability of the working man to pay; and for this purpose a grant of £9 per house for 40 years was provided. The height of rents in such subsidised houses was strictly limited and preference was to be given to tenants with large families. These subsidy provisions for new housing were from time to time modified. In 1933 the National Government withdrew subsidies for new housing, a policy which was to take effect on June 30, 1934. Between January 1, 1919, and March 31, 1934, the number of houses erected with state assistance was 1,160,294, of which 738,848, or more than sixty per cent., were built by local authorities.

Slum Clearance.

Under an Act of 1919 the existing slum conditions of Great Britain were attacked. Schemes initiated under this Act were subsidised almost to the extent of 100 per cent. by the Exchequer. Under an Act of 1923 the subsidy was reduced to 50 per cent. of the

average annual deficit borne by the local authority on each scheme. In 1930 this provision was changed, the basis of subsidy becoming the number of persons displaced by the slum clearance scheme. £2 5s. 0d. per annum for forty years was to be paid for each person displaced in urban areas; and in agricultural parishes the amount was to be £2 10s. 0d. When rehousing schemes necessitated buildings in excess of three stories in height, and on a site exceeding £3,000 in value, the grant was raised to £3 10s. 0d. In all such subsidised dwellings the rents chargeable were to be restricted upon some general principle to the capacity to pay of the prospective tenants. The most recent Act regarding housing, that of 1933, retains the provisions of past legislation regarding the subsidies payable upon slum clearance projects.

Present Policies Regarding Housing.

During the last fifteen months two important documents have been prepared which reflect the state of informed opinion regarding housing development in Great Britain. From one of these, the Report of the National Housing Committee, a significant paragraph has already been quoted. In its report the Committee stressed the inability of private enterprise and speculative building to provide the necessary low-cost housing. It recommended the appointment of some national authority to organise and direct the building programmes of local authorities and public utility societies. Such programmes, it was recommended, should be financed by the sale of special housing securities issued under a guarantee of the Treasury. The Committee recommended that the national authority should not itself build or own houses but should study the problem of housing comprehensively and give assistance to other bodies in the co-ordination of new construction, in slum clearance, and in the re-conditioning of unfit houses.

The other recent statement regarding British hous-

ing policy is the Report of the Departmental Committee on Housing (The Moyne Report). This report was primarily concerned with the re-conditioning of houses. But the document states the government's housing policy, which is "to concentrate public effort and money on the clearance and improvement of slum conditions, and to rely in the main on competitive private enterprise to provide a new supply of accommodation for the working classes—the provision by private enterprise to be supplemented, where necessary, by means of unsubsidised building by Local Authorities." It will be realised that this policy, in its increased reliance upon private enterprise and its refusal to help local authorities, represents in some degree a back-sliding from the previous practice of the central government. There are many in England who vehemently criticise any relief of the pressure upon the problem of bad housing. But in spite of the fact that it represents a hesitation in Britain's march against the slums the Moyne Report, as the above quotation shows, still stands staunchly behind the principle that local authorities are in duty bound to supplement the provision of houses by private enterprise.

Housing and Unemployment.

It is widely, indeed almost unanimously, recognised that housing projects are among the most effective weapons with which unemployment may be fought. There can be no doubt that, while Great Britain's level of unemployment during the past decade has reached high figures, it would have risen even higher had the housing policies of successive governments been less aggressive. The erection of 2,310,816 houses, over 20 per cent. of the houses in the country, during fourteen years must have gone far to alleviate conditions of general unemployment. Not only have the construction and allied trades been assisted but, in addition, those industries which cater to ordinary con-

sumer demand have been more prosperous. The useful part which governments may play in the alleviation of booms and slumps, by judiciously spreading programmes of housing and public works over periods of years, has been appreciated in Great Britain since before the war.

Lessons to be Learned from British Experience.

From British experience in the development of housing policy several lessons may be learned. The general improvement of housing conditions is clearly a lengthy, expensive, and complicated process. It needs strong public support to sanction the necessary expenditures and legislation. It needs constant propaganda and the assistance of the press. It requires a long-term plan if it is to be effective; and care must be taken that state action supplements rather than supplants private enterprise. It involves the consideration of a multitude of human relationships. Lastly, and perhaps most important, it demands the co-operation of landlords and tenants, of official and voluntary organisations, and of local authorities and the central government.

II. OTHER EUROPEAN COUNTRIES

Germany.

The first German housing company actually dates back to 1841, but little action was taken until the eighties. In 1889 legislation was enacted which made it possible to use some of the immense funds of the Old Age and Invalidity Insurance Institutes for housing purposes. In 1899 the amount made available for these purposes was, under certain conditions, extended to one-half of the Institutes' funds. A system of housing loans, both state and imperial, to encourage co-operative housing societies developed at the same time; and also a direct system of municipal building. The

German housing programme was completely disrupted, however, during the war years.

Since the war German housing schemes have taken a number of forms. Blocks of apartments have been built; some of these by individual enterprise and some with state assistance. The apartments erected by private enterprise have on the whole been unsatisfactory on account of the structural defects and general inadequacy of the buildings. The apartment blocks built with government assistance have been more successful. Nevertheless, the tendency has been back towards individual houses for working men. This development has been accelerated by the National Socialist government during the past two years. The policy now is to give each German working man a stake in the Fatherland. It is notable that in Germany the emphasis has always been placed upon the supply of houses for the actual ownership of working men; and this is now so to an increasing extent. This stands in broad contrast to the British policy which, as we noted above, has largely been to supply houses for rent. The financing of German low-cost housing has in large measure been executed by building societies. These societies since the war, and more especially in the last two or three years, have received loans which are tantamount to grants from the central and other governments. In order to secure a new house a German worker in employment must usually put up some 30 per cent. of the value of the house. The rest can be secured through a building society, and must be repaid over a period not exceeding 15 years. Unemployed workers who have no ready money are nowadays allowed to contribute their services as a part at least of their share of the costs of construction of their houses.

The development of town planning in Germany parallels its progressive housing schemes. Even before the war there were isolated instances of town planning boards; and it was not uncommon for architects and engineers to be employed by local authorities

to supervise housing development. Since the war town planning has become widespread. Not only are there local planning bodies but, in addition, there are provincial and state boards. Most recently—within the last year—a central authority has been super-imposed over the whole of this planning structure. This *Heimstättenamt* not only supervises town planning and district planning but also has considerable authority over the development of housing schemes. All plans for workmen's houses throughout Germany must be submitted to it. Its life history is as yet so brief, however, that it is impossible to be dogmatic either as to the extent of its influence or the success of its projects.

France.

Since 1852 France has experimented with various forms of housing assistance. Local housing companies, tax exemptions, and loans of public funds to housing companies were all the subjects of legislation in 1894. Provision was made for loans to municipalities in 1908. Savings banks, charitable institutions and municipalities were empowered to build working class houses, to buy the stock of housing companies, or to loan to such companies at low rates of interest. Even before the war slum clearance plans had been initiated in several cities and Paris had adopted an intensive housing programme.

Belgium.

Working class housing was the subject of legislation in Belgium as far back as 1862. Societies for the construction of workmen's houses enjoyed the privilege of limited liability and a considerable amount of tax exemption in the sixties and seventies. In 1889 a constructive housing law was passed which has been the model for many of the subsequent European housing policies. The chief feature of this law was to free

the deposits of the General Savings Bank and Pension Fund for use as loans to finance the erection and purchase of workingmen's dwellings. These funds passed through the medium of non-commercial loan associations to municipalities, charitable organisations, housing companies and individual workingmen. The greater part of the funds before the war was loaned to individuals. Local housing committees with educational and advisory functions are important factors in Belgian housing policy. So also is an insurance plan under which the workingman takes out a policy on the unpaid part of the loan he has secured. The main criticism of government aid which takes the form of loans to individuals is that the benefits chiefly accrue to the better paid classes of workingmen.

III. UNITED STATES

The only visible evidence of positive housing legislation in the United States prior to the war was the Massachusetts Homestead Commission. First created in 1909, the Commission became permanent two years later. It devoted its energies to the education of the public regarding housing conditions. In 1913 the Commission recommended that planning boards be instituted in each city or town of more than 10,000 inhabitants "with special reference to the proper housing of the people." A law to this effect was passed. Unlike most town planning legislation this law had better housing as a prime object and not as incidental among schemes for parks, traffic regulations, etc. The beneficial results of this early interest in the housing problem is seen in every small city in the State of Massachusetts today. In 1916 the Homestead Commission embarked on a new venture. It sought the permission of the legislature to conduct an experiment in suburban housing. In 1917 the desired bill was passed together with an appropriation of \$50,000. As this was the first legislation of this kind in the United

States it is worth while to quote briefly from its provisions. "The Homestead Commission is authorised to take or purchase a tract or tracts of land for the purpose of providing homesteads or small houses and plots of ground for mechanics, wage-earners, or others, citizens of this commonwealth; and may hold, improve, subdivide, build upon, sell, repurchase, manage and care for the said tract or tracts and the buildings constructed thereon, in accordance with such terms and conditions as may be determined by the Commission." The venture, which this Act permitted, was carried out at Lowell. Thus the Massachusetts Homestead Commission conducted the first state housing enterprise in the United States and was instrumental in establishing the first state-wide system of town planning boards.

On the western coast interest in housing was being aroused before the war by the California Commission of Immigration and Housing. This body of enthusiastic citizens was mainly instrumental in securing the passage of preventive legislation. It became clear, however, that mere building restrictions and health regulations were inadequate. In its annual report of 1916 the Commission claimed a further responsibility for stimulating the supply of good houses. After the war California embarked on an important scheme of housing. The project was limited in its application to veterans of the war and was an attempt to deal with some of the problems presented by discharged and often disabled men. It was a system of ownership especially adapted to housing in rural districts and small towns. Its limited application was due partly to the comparatively high payments necessary under the scheme. As at present constituted, the benefits of the plan are well beyond the resources of the lower wage-earners; but its voluntary adoption by 54 out of the 58 counties in California suggests that consideration should be given to the plan in formulating a national housing policy in this country or elsewhere.

In Oklahoma, in 1915, provision was made for the granting of loans to promote home ownership. This provision was mainly for farmers; but it is of interest in that provision is made to advance credit at low rates of interest to individuals for the purpose of building homes or paying off home mortgages. The various American Building and Loan Associations, established mostly in the last two decades of the nineteenth century, attempted to effect the same end for their members, most of whom were skilled manual workers and poorly paid professional men.

At the close of the war Governor Smith, of the State of New York, appointed a Commission to investigate housing conditions. This Commission recommended an amendment to the state constitution to permit state loans to limited dividend housing companies; but lack of interest prevented the passage of this legislation. Finally, in 1926, an Act was passed which secured the appointment of a State Board of Housing and the recognition by this Board of public and private limited dividend companies. These companies must supply one-third of the necessary capital, may raise the balance on a first mortgage at not more than 5 per cent. interest, and must not pay dividends exceeding 6 per cent. The rents charged by each company have to be below a certain figure in order that the company may qualify for recognition by the State Board. In 1927 New York City granted tax exemption for twenty years on all buildings erected before 1937 by private or public limited dividend housing corporations under the state law. Nine projects executed under this law now furnish housing for 1,700 people and represent an investment of \$9,000,000. Very few of these people belong to the poorest group because the Act requires any company concerned to supply one-third of the necessary capital and upon this profits must be made.

With the entry of the United States into the war, and the consequent need for moving bodies of men to special

areas, local housing shortages became apparent. Various commissions reported upon the situation with the result that the federal authorities were compelled to make some provision for housing as an emergency war-time measure. This work was carried on by three agencies, the Ordnance Department, the Department of Labor and the Emergency Fleet Corporation. The Ordnance Department mainly constructed temporary barracks and its work was subsequently handed over to the Department of Labor. The United States Housing Corporation, through which the Department of Labor worked, built up and managed whole communities. The work of this Corporation was interrupted by the Armistice and only twenty-five projects providing for some 5,600 people were completed. The Emergency Fleet Corporation had a department of Transportation and Housing. In several schemes the Corporation built on land of its own; but it later developed the policy of making loans to housing companies organised by employers or groups of local business men. Such loans covered the whole building cost at 5 per cent. interest. The Corporation acted as contractor as well as banker, for it planned and constructed houses on the land which its loans had enabled the housing companies to purchase. On completion of the houses the management was turned over to these companies. Some twenty-four projects were carried out under this scheme. Unfortunately, these experiments in federal housing were short lived, but they illustrate the temporary adoption of two principles: that of government house-building and management, and that of the indirect control of standards by means of granting or withholding loans.

Housing is a part of the New Deal under the present administration in the United States. The establishment of a Housing Division, with Robert D. Kohn as director, under the Public Works Administration marked the recognition that new housing was an urgent social and economic need. The Public Works

Emergency Housing Corporation has been organised to undertake slum clearance and other housing projects in places where local agencies are unable or unwilling to act promptly. Several hundred schemes have been submitted to the Housing Division for approval and many of these have been accepted. One of the largest municipal developments is that planned for the blighted east side area of Detroit.

The above description of the development of housing policy in various states of the American Union and in Washington aptly illustrates the gradual introduction, in a growing community, of positive checks upon the development of bad housing. As we stated in Chapter IV, preventive checks in the form of building restrictions and health regulations are usually the first to be adopted. Space does not allow us to recount the growth of such legislation in the United States. Nor, indeed, would this be relevant to our argument; for what we are anxious to show is that a time inevitably comes in the history of a town or a country when housing conditions have so sadly deteriorated in spite of such legislation that positive measures of planning, control and slum reconstruction become imperative.

IV. CANADA

The rapid expansion and growth of Canadian agricultural and industrial development has left little time for her citizens to consider the satisfactory housing of the poor. Little constructive effort has been devoted to the problem of supplying suitable housing at low cost to the lower wage-earners. The problem of the slum, however, is not a new one even in this young country. Before the war warnings were issued by prominent men, including Earl Gray, the Governor-General, and Dr. Hastings, Toronto's Medical Officer of Health, that the housing question should receive immediate attention. There were also some

signs of the growth of public interest. The first Housing and Town Planning Conference in Canada was held in Winnipeg in 1912. During the pre-war boom, particularly in the West, the chief housing problem to receive attention was that of maximising the speculative profits upon real estate transactions. New Brunswick introduced legislation in 1912 dealing with town planning but apparently no use has ever been made of its provisions. An experiment carried on in Toronto under the Ontario Housing Accommodation Acts of 1913 and 1914 was briefly described in the previous chapter.

With the outbreak of war, and the early pressure of war problems, Canadian interest in housing naturally declined. But housing conditions were again forced upon Canadian attention by the war time problems of high prices, reduced construction, and population movements. For the first time housing became a matter of interest to the Federal administration and to almost every Provincial government. Many municipal authorities also realised that housing could no longer be regarded a purely private venture but was of community concern. Housing was an important subject of discussion at a conference between representatives of the Dominion and Provincial governments in 1918 and a National Industrial Conference of 1919. A Royal Commission travelling throughout Canada in 1919 studied the housing situation in the various Provinces. A Housing Committee of the cabinet was formed and with the assistance of the Committee on Conservation a general housing scheme outlined. An appropriation of twenty-five million dollars was set aside by the Dominion government for loans to the Provinces to assist housing construction. Five per cent. interest was charged and the period of the loans was twenty years. The Provincial governments divided these loans among their municipalities. In all, 179 municipalities took advantage of the scheme and provided housing for approxi-

mately 32,000 individuals. While creditable as far as it went, this housing project only touched the fringe of the problem presented at the time of demobilisation by the inadequate accommodation of thousands of industrial workers in the large urban centres of Canada.

In addition to these projects little has been done to secure a sufficient number of dwellings to accommodate the lowest paid workers, both rural and urban, in satisfactory houses and at rents within their ability to pay. Small scale experiments have been tried by employers and a few company towns have resulted. Plans for a re-housing scheme in Winnipeg were completed last year but support was lacking for their final adoption. Halifax, Montreal and Hamilton have all evinced interest in housing problems; and investigations into conditions in these and other cities in Canada have served to bring to the notice of the general body of citizens some of the pitiable conditions under which so many Canadians are forced to live.

V. CONCLUSION

Three general conclusions emerge from our survey of the control of housing development elsewhere. The first is that positive aid has been given to housing projects in most of the leading countries of the world; and whatever mistakes may have been made in its detailed operation and whatever temporary swings of opinion may have retarded its acceptance, the principle of governmental assistance of housing development now stands unchallenged. The second is that town planning is recognised to be an indispensable adjunct of satisfactory housing development. The third is that Canada has lagged behind the rest of the world both in the sphere of state-assisted housing and in that of town planning. The path is clear before us; and many of the pitfalls are now known. It is Toronto's duty to follow in the footsteps of progressive cities abroad. It is Toronto's opportunity to give leadership to this Dominion.

CHAPTER VI.

THE RECONSTRUCTION OF BAD AREAS

I. A PARTICULAR PLAN OF RECONSTRUCTION

Selection of a Representative Block.

The possibility of reconstructing bad areas may best be illustrated in detail by reference to a single area, and more specifically to a single block within the area. For this purpose we have chosen for analysis the block situated in Moss Park bounded by Oak, Dundas, Sackville and Sumach Streets. It was known as Block No. 1 to our investigators, being the first of the three blocks of Moss Park covered by our intensive survey.

The block has been selected for illustration because it offers a relatively simple field for the work of reclaiming, while at the same time presenting one of the most pressing problems in the city. The buildings are mainly of frame construction, brick being used only in front in many cases. A great many of them, as indicated by the Goad's Atlas Charts, 1882, are over 50 years old and are worn out. They are of low value and many of them fall below our minimum health standard. The land in this district is not required for business purposes, so far as one can judge from the fact of relatively low assessment, and from the fact that the growth of the city outwards from the City Hall has not been in this direction. The land value is lower than in most bad areas. Further, industrial areas where wage-earners may expect to find employment are very close to this Moss Park district, so that many should be able to walk to work and thus avoid transportation charges.

Features of the Selected Block.

Block No. 1 exhibits generally the conditions of bad housing which were described in Chapter I. A glance through the tables in Appendix VI will verify this statement. 61 per cent. of its houses fall below the health and decency standard and only 15 per cent. rise above the minimum standard of amenities. 22 per cent. have only outside toilets; 48 per cent. have no bath; all have an inside tap; 72 per cent. are heated by stoves; and so forth.

None of the houses was actually enumerated in the survey as facing an alley and none as a rear dwelling facing neither a street nor an alley. Nevertheless the plan of the block, which appears on page 99, shows the haphazard manner in which it is cut up by narrow internal streets. The average value of the houses on the boundary streets is \$1,051, while on the interior streets it is only \$498. This is partly because the houses on the boundary streets are larger: but a house will be worth anything from \$100 to \$300 more merely because of its situation on a boundary street. In the smaller houses, on interior streets, the condition of overcrowding appears to be more acute.

The effect of this sort of condition upon the assessment value of the property is important from the point of view of the city. A group of architects which made a special survey of Block No. 1 considered that the city was losing substantial revenues because of the low valuation which had of necessity been placed on the land and, more especially, on the buildings. They pointed out that the existing 50 per cent. tax exemption of low cost houses on the one hand, combined with the absence of any restrictions upon population density on the other, actually encouraged the growth of slum areas and the spread of overcrowding. And, finally, as a corollary of all this, they impressed upon the Committee the fact that such schemes of reconstruction as they drew up, and as we are about to propose, could only

be fully effective if they covered a far wider area than one city block.

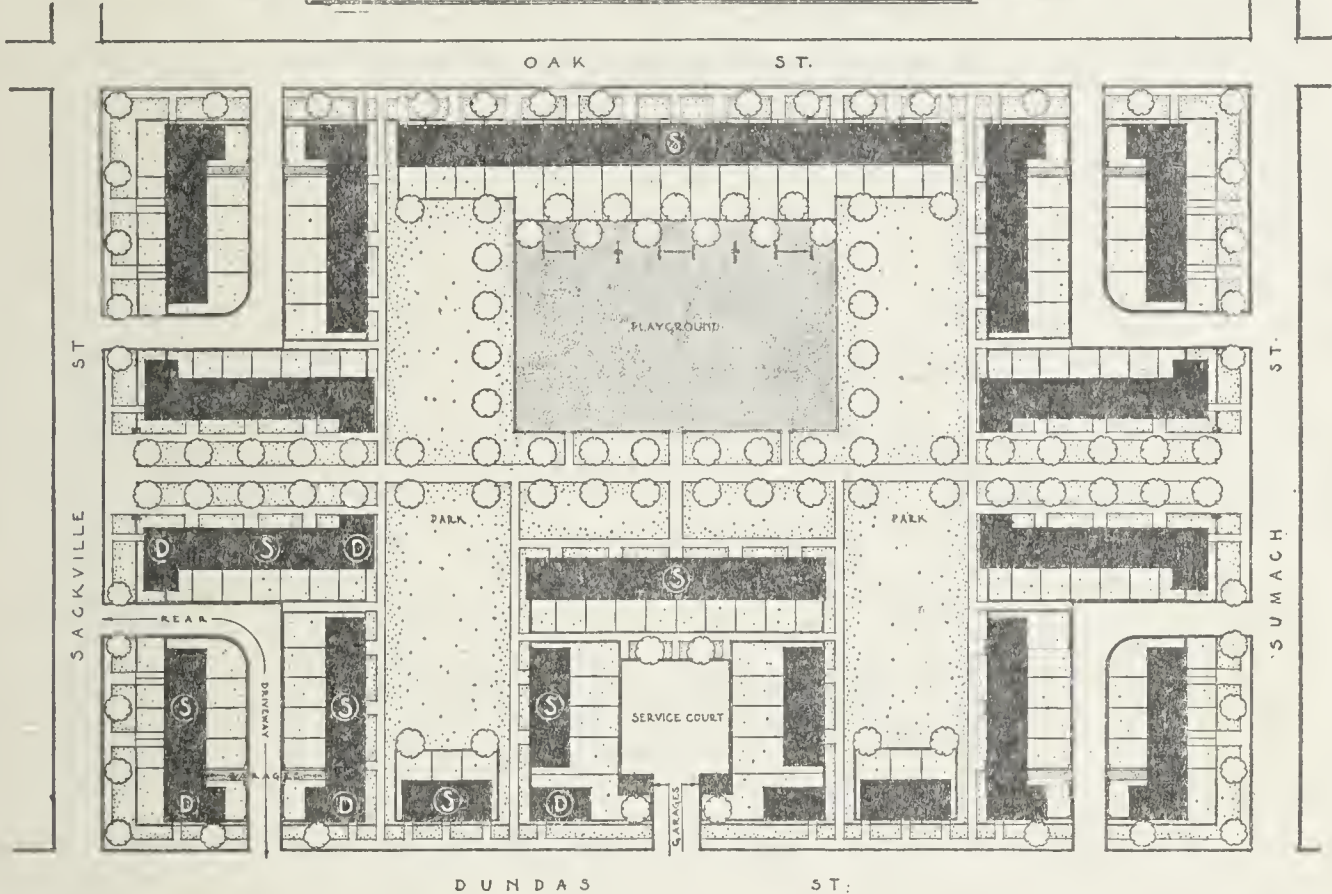
Suggested Plans for Rebuilding the Representative Block.

In order to illustrate the possibility of rehousing in an area such as that dealt with in this chapter, three alternative schemes have been drawn up by the group of architects as examples. All three are designed to show that, with more careful planning of streets and greater economy in the use of land, the existing population, or an even greater population, may be suitably housed in the same area with full consideration for the needs of health and comfort, and with a reasonable measure of amenities of environment.

The First and Second Schemes.

These schemes provide accommodation in dwelling units housing one or two families only, as contrasted with Scheme Three which includes some apartment blocks. Every dwelling is planned with a 17 foot frontage; whereas one-half of the existing houses have a frontage of some 12 feet only. This is the most obvious improvement made possible by better planning. Comparison should be made between the ground plans of Schemes One and Two, on page 97, and that of the existing block on page 99. The long narrow lots, probably the most wasteful feature of the existing block, have been recast so that part of the area is available for open space, while just enough yard is left at the back of each house for family needs and in the front for a pleasant "set back". Shallow but ample courts replace the narrow interior streets and back service lanes, and spaces for small children's play and for sitting or walking are provided opposite each dwelling. The common space allows for trees and areas of turf bringing all the benefits of shade and coolness.

— SUGGESTED RE-HOUSING SCHEME N^o 1 —

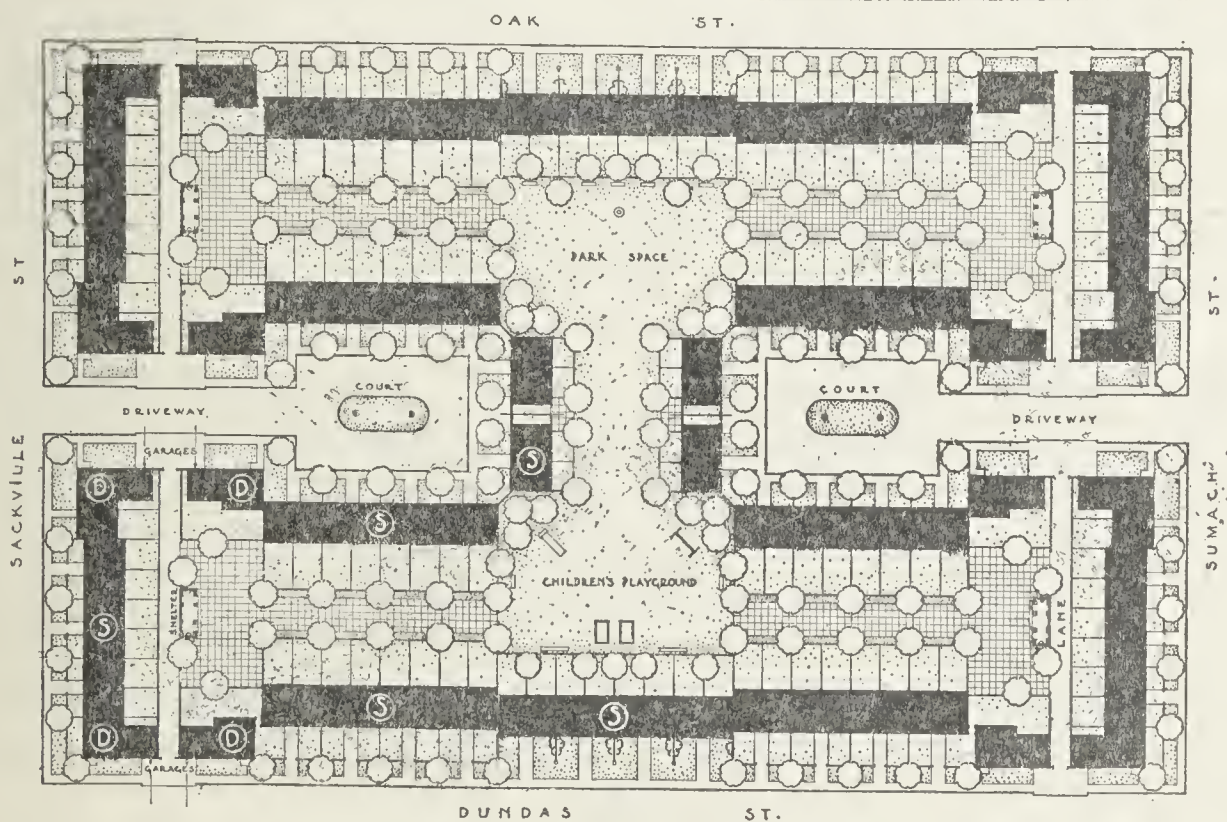


99 SINGLE FAMILY HOUSES ——— (S) ———
18 TWO FAMILY HOUSES ——— (D) ———

0 20 40 60 80 100
SCALE - FEET

RATIO OF STREET AREA TO GROSS AREA = 28.6%
RATIO OF BUILT OVER AREA TO GROSS AREA = 17.2%

— SUGGESTED RE-HOUSING SCHEME N^o 2 —



118 SINGLE FAMILY HOUSES ——— (S) ———
16 TWO FAMILY HOUSES ——— (D) ———

0 20 40 60 80 100
SCALE - FEET

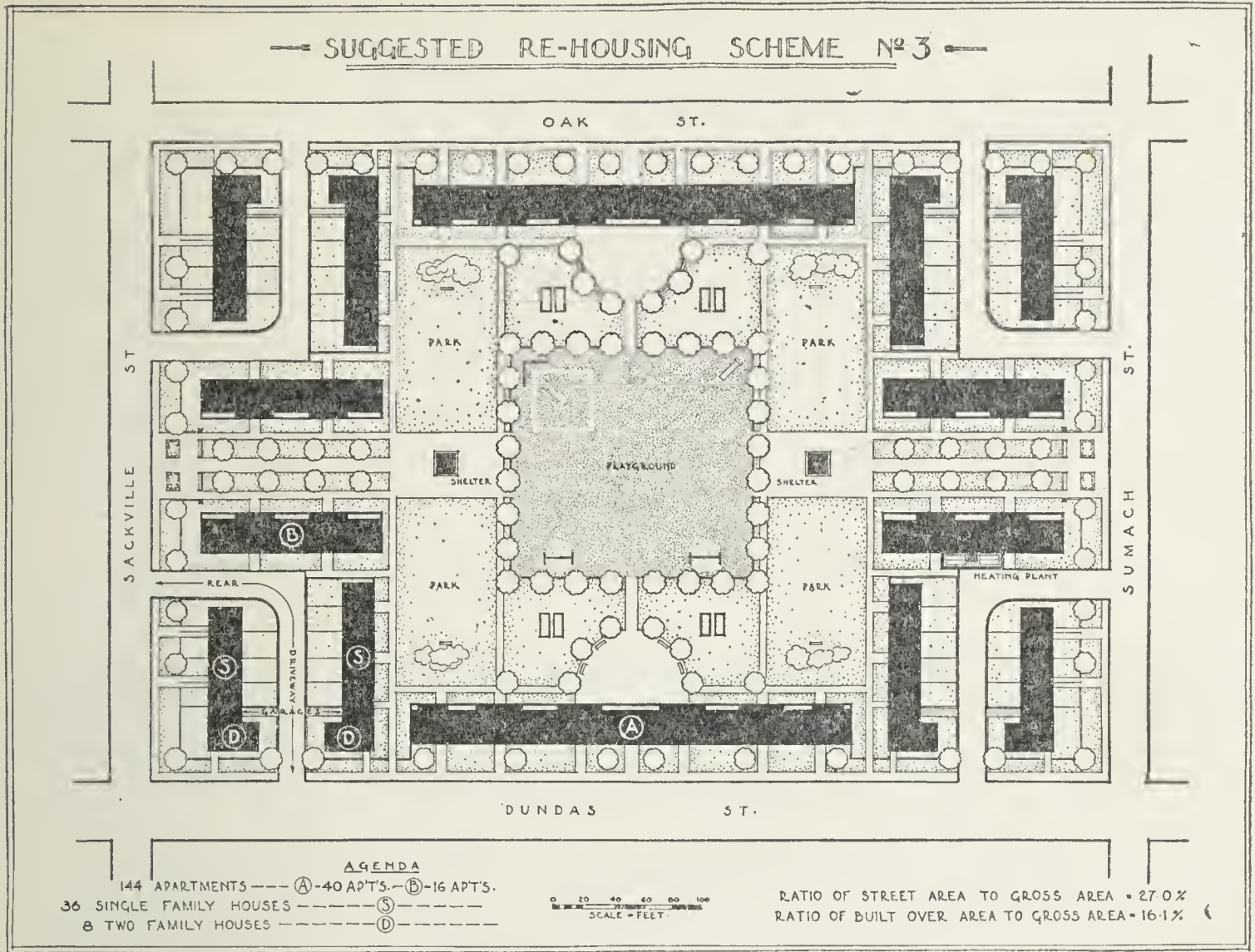
RATIO OF STREET AREA TO GROSS AREA = 31.7%
RATIO OF BUILT OVER AREA TO GROSS AREA = 19.6%

It would appear at first sight that, since the plans envisage the housing of the same number of people within the same area, the problem of overcrowding, which we have been at such pains to emphasise, is left unsolved. Such is not the case. The solution has been found in the more orderly arrangement of buildings and the more economical utilisation of space.

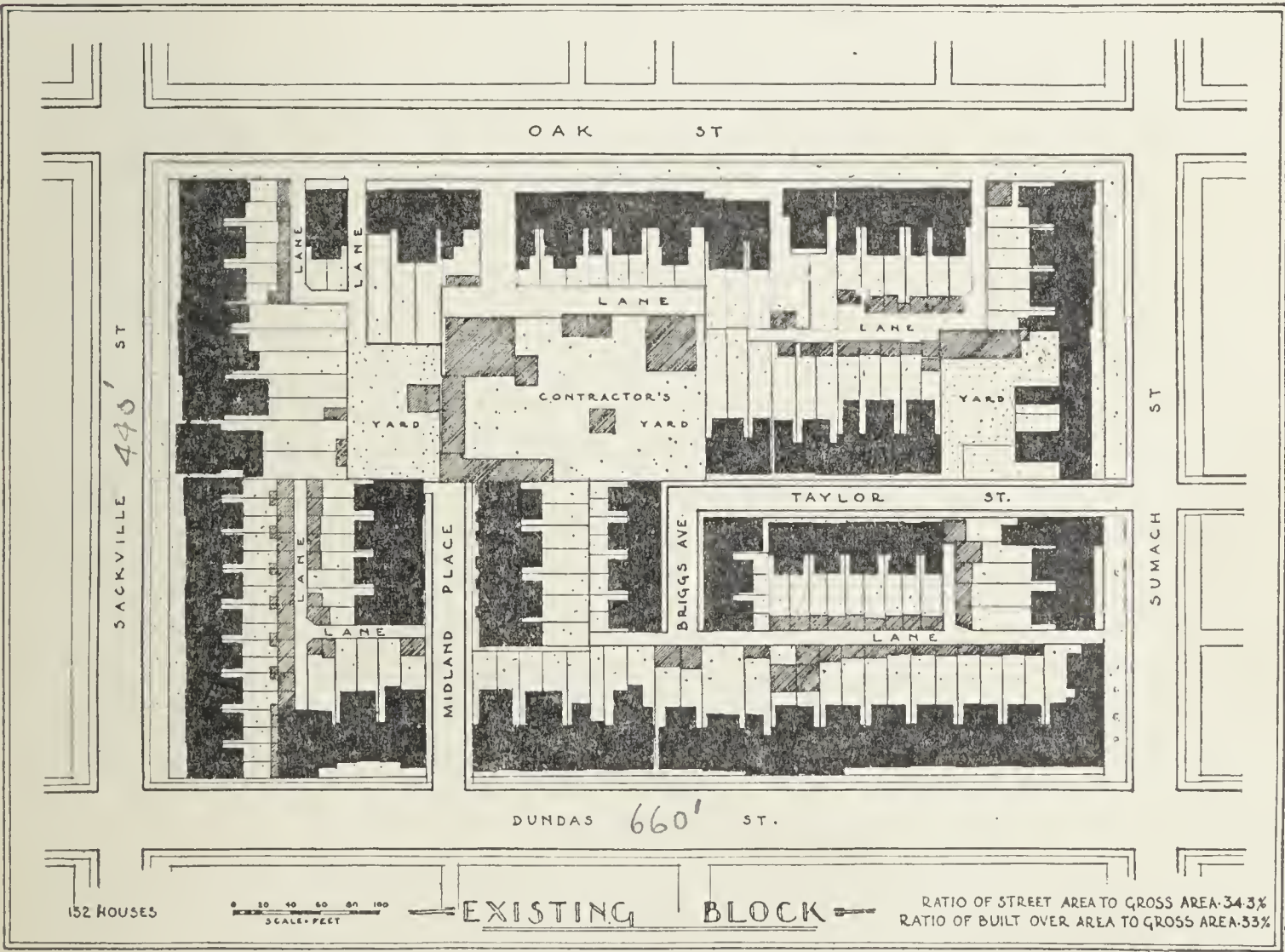
An outstanding asset from the community's point of view in the rehabilitation of these areas would be found in the complete change of environment for the children. Each home would be provided with a yard for very young children, and public space would be available for growing children to play in shade, quiet and safety. Such changes of environment are a more important influence in the lives of children than in those of adults. Their mental as well as their physical growth may in great measure depend upon them. Consequently the blocks are designed to care for a fairly high population of children. Even fewer dwellings, housing larger families and with more central open space, might be desirable; and some mode of selection of tenants might be devised to meet this adjustment. It would involve little disturbance of the essentials of the two schemes.

The Third Scheme.

This scheme differs from the other two in several important characteristics. These differences are clearly shown in the ground plan which is given on page 99, together with plan of the block as it exists. This scheme combines, with blocks of single houses and duplexes, two large and four small apartment houses. These apartment blocks are each of three and a half storeys. By this arrangement a larger number of families may be housed on the area,—196 in all, or 46 more than are to be accommodated by either of the other schemes. Further, this arrangement has the advantage of leaving a much larger space available for rest and recreation; the central square would be large



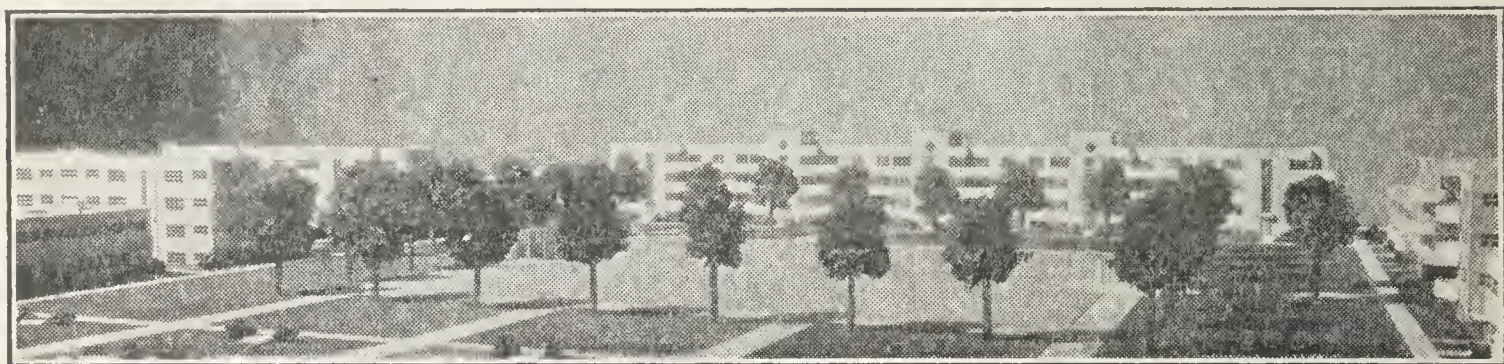
PLAN OF BLOCK No. 1 REBUILT UNDER SCHEME THREE.



PLAN OF BLOCK No 1 AS IT NOW EXISTS.

enough for soft-ball games. In addition, it is to be noticed that the living rooms of most of the dwellings face the open square, while those of the other dwellings face relatively large open spaces. It is at once apparent that very remarkable advantages, in light, air and play space, are gained by adding two extra storeys to the majority of the buildings.

The roomy balconies provided, together with the flat roofs, are practically the equivalent of the yard spaces in the single dwelling groups. Though one may not dig in them, one may cultivate plants in boxes or pots and enjoy a broad view. Washing may be hung

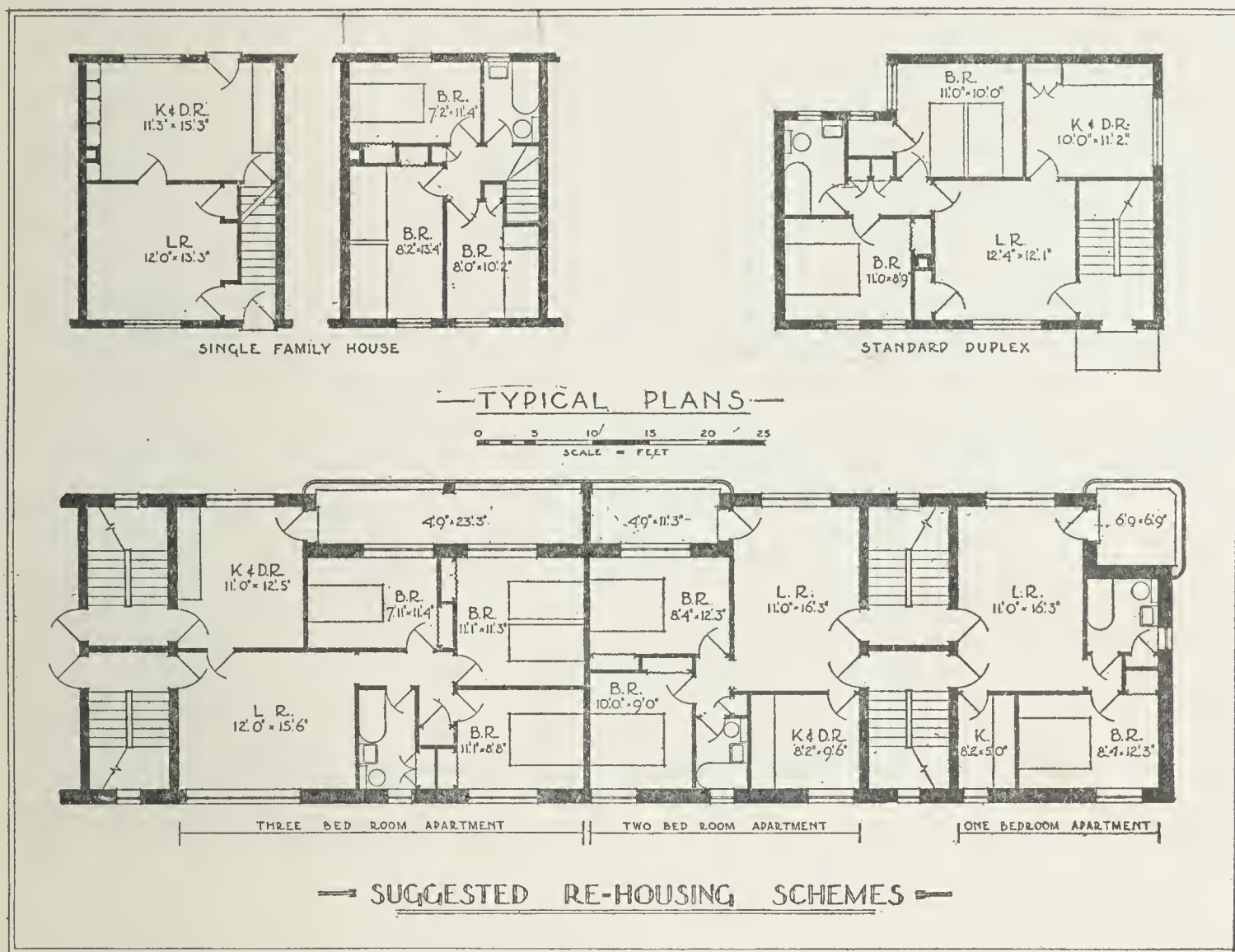


SCHEME THREE—INCLUDING SINGLE HOUSES, DUPLEXES, AND APARTMENT BLOCKS WITH BALCONIES.

out in the sun and air. The trees and smaller spaces provide resting places for the parents and older tenants. The pleasant effect is reproduced in the photograph of a model of the scheme which appears on this page.

There is of course the question of preference for one type of dwelling rather than another. It is usually assumed, not without some reason, that the great majority of the people for whom the dwellings must be provided have a strong antipathy to large apartment blocks, and a very decided preference for single family houses. It is certainly true that the large block buildings which are common in the heart of many cities, especially in Europe, would not be popular in Toronto at present. But it must be remembered that the three and a half storey dwellings contemplated in the plan now suggested are vastly different from the great block

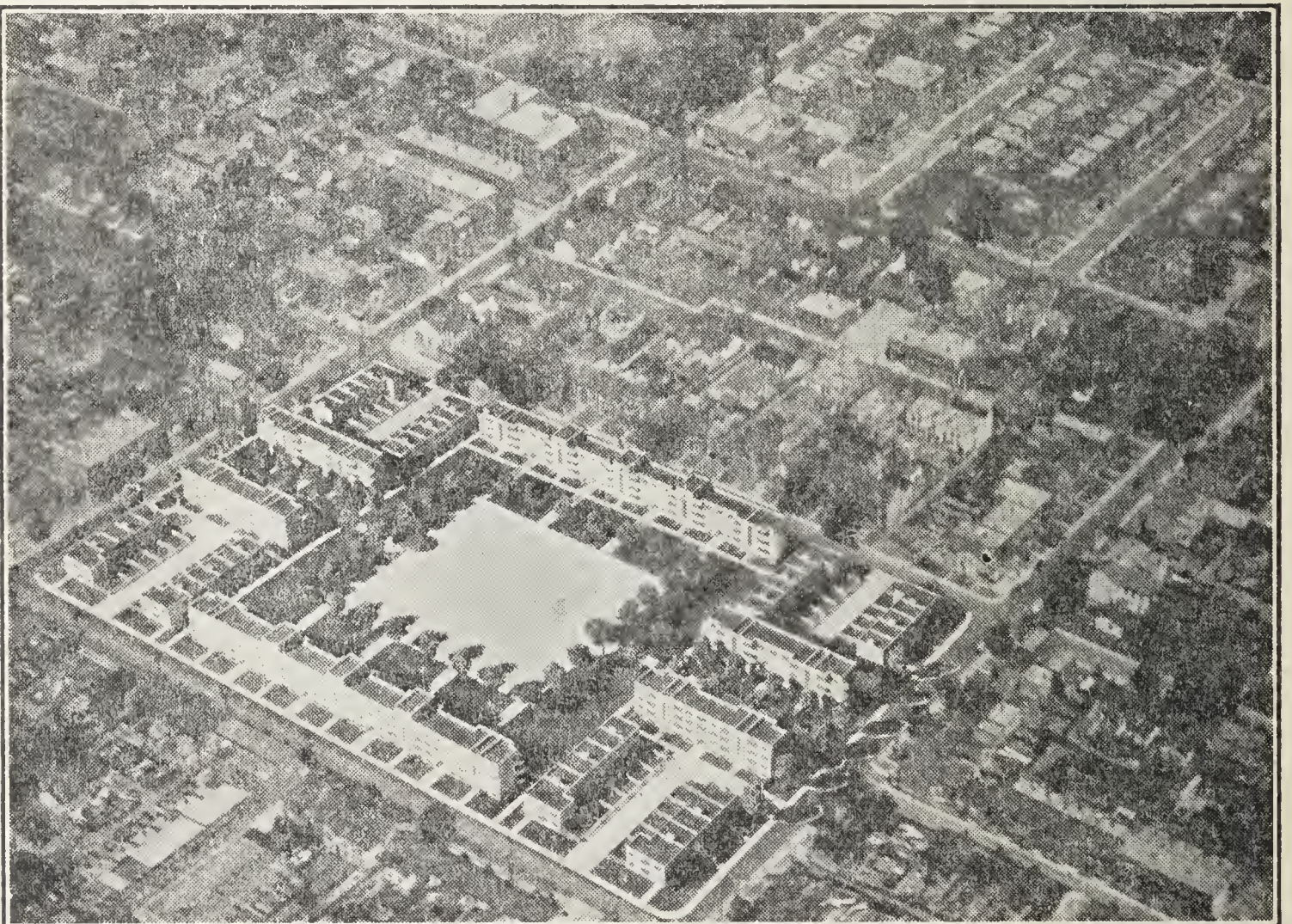




tenement houses to which reference has just been made; and, further, that few if any of the occupants will ever have had the opportunity of living in such spacious surroundings as those now contemplated, in which there is a building coverage of only 16 per cent. The existing block has a coverage of 33 per cent. If the 16 per cent. were actually adopted, the usual objections to the additional storeys, namely that they bring more noise, additional traffic and deliveries, could not justifiably be raised. Nor does it appear true, as it is sometimes claimed, that apartments are not in demand. A certain amount of this kind of dwelling will be required in any new housing development and the indications are that the normal demand will be greater. Ground plans of both the proposed single and double houses and also of the apartments are reproduced above.



BLOCK No. 1. As It Is.



BLOCK No. 1. RECONSTRUCTED

We must keep in mind that while this plan is generally representative of what might be done elsewhere there are very few blocks in the city such as this one which is 405 feet in width. The majority of blocks are substantially less in width; and, as we shall see, the existing streets must remain to a large extent, although their worst features may be eliminated.

On page 102 we reproduce two aerial photographs, one showing the block as it is and the other showing the surroundings with the rebuilt block set in them.

Cost of the Third Scheme.

In arriving at an estimate of the cost of the project which we have detailed above we have contemplated every reasonable economy in the purchase of materials and in the work of construction. We have assumed that the work will be carefully planned over a series of years so that advantageous, long term purchasing contracts may be made and the most orderly sequence in the execution of all parts of the plan may be secured. On the other hand we have also assumed that fair wage clauses will be included in the wage contracts, that the materials used will be sufficiently durable to justify an amortisation period of fifty years, and that the existing building regulations of the city will be strictly regarded. These factors will tend to make the actual expenses of construction higher than they would be were the project executed by speculative builders under highly competitive conditions. It is on these assumptions that we present the following calculations:

Total Cost of Buildings	\$405,000.00
Total Cost of Land Acquisition . .	175,000.00
(Roughly 150% of present assessment of \$115,775)	

Aggregate Cost	\$580,000.00
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The revenues from the operation of the project were estimated as follows. Rentals of \$19 per house of 5

rooms and \$5 per room in the apartments and duplexes were taken as a basis. The latter rental included heating in the winter. The total revenue to be derived from these rentals was \$44,280 per year. This estimate allowed for 5 per cent. of the accommodation being normally vacant.

The cost of operation was estimated to include maintenance, management, insurance, water, light, power, taxes, and heating of apartments and duplexes. The heating of the single houses was, of course, not included. The taxes were calculated on the assumption that the present exemption on low cost housing would be applied. In short, all costs were included other than interest and amortisation. On these assumptions the cost of operation was estimated to be \$34,980 per year, and the following calculation of net revenue was made:

Total Annual Rent	\$44,280.00
Cost of Operation	34,980.00

Net Annual Revenue	\$9,300.00
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This annual revenue would be sufficient to meet interest at 4 per cent. and amortisation over 50 years upon a sum equal to one-third of the aggregate cost. The remaining two-thirds, on the basis of the calculations we present, would have to be provided in grants from the Federal, Provincial and municipal authorities.

Two things must be said in regard to the large proportion of the costs which, according to our estimate, would have to be met by grants. In the first place we trust that both the Federal and Provincial governments would regard this type of development with favour and would be willing to utilise a scheme of such obvious desirability as this for the alleviation of unemployment. Secondly, while some housing schemes abroad are being executed with little or no assistance from grants, other schemes have required grants practically to the full extent of the original costs of acquisition, demoli-

tion and reconstruction. In Great Britain such heavy outlays are characteristic of slum clearance in congested urban areas where the land is exceptionally expensive. In our scheme we have chosen a block which, certainly for a down-town area, has a relatively low value. But in this country the heavy expenses, when compared with those in Great Britain, are incurred by the necessity for cellars, heating arrangements, protection of plumbing from the cold and, most of all, by the higher interest rates which our municipalities have to pay. (For the importance of interest charges among the costs of operation the reader is referred back to the section on The Cost of Financing in Chapter III).

The rentals assumed in our estimate of revenues run from \$15 a month for a three roomed apartment to \$25 a month for a five roomed apartment. It will immediately be noted that these are substantially lower than the rentals which are at present being paid for greatly inferior accommodation. (The reader is referred to the section on Rents Which Are Being Charged in the latter part of Chapter III). On the other hand they are above the rents which we believe to be within the capacity of the prospective tenants. It is therefore clear that some form of rent subsidy will be necessary. The amount of the subsidy required will, of course, depend in such large measure upon prevailing conditions of prosperity and employment that a significant estimate of it cannot be made. Two forms which such a subsidy might take are discussed towards the end of this chapter.

II. SOME GENERAL CONSIDERATIONS REGARDING RECONSTRUCTION.

Use of Existing Streets in Replanning.

Very soon after we began to study housing conditions it became clear that a mere solution of the problem of redesigning the existing buildings would not constitute

a satisfactory solution of the whole problem presented by a bad district. In such a district both the streets and buildings are invariably unfit for their purpose. They are not functionally planned. In fact they never were planned at all to fit any specific use.

On the other hand it is inexpedient boldly to enter a district and disturb the main skeleton street system. To take Moss Park for example, any disturbance of Sherbourne, Parliament and Sumach Streets running north and south, or Queen, Dundas and Gerrard Streets running east and west, would interfere with needed through traffic arteries and access to the district itself. Likewise entirely to ignore the existing minor street system would be too wasteful to be contemplated.

The remodelling of the street system might best be accomplished in Moss Park as follows. With the above named streets widened to form the main thoroughfare pattern, the minor streets could be used as service roads for groups of dwellings on either side. But—and this is the important point—they should not be allowed to run all the way through the area between the boundary thoroughfares as at present. They should be stopped midway by a wide band of open space of sufficient dimensions for all needed forms of outdoor recreation. Thus they could not carry any “through traffic” with its concomitant noise and threat to life and limb.

In any city the area devoted to the purposes of streets other than the main thoroughfares is usually an extravagant utilisation of space. These fairly wide streets are of course an advantage if there is to be no control of building heights and lot coverage or if no specific use has been attributed to the land. When one considers, however, that multiple-family or apartment buildings rarely occupy more than one per cent. of a city's area the standardisation of street widths for fear that they may some day be entirely flanked by apartment houses appears as one of the greatest fallacies of modern city regulations.

Our determination to have wide traffic streets cutting residential districts in all directions so that we may accommodate future unknown uses not logically belonging in such areas, is only equalled by our easy-going attitude towards the need for all kinds of outdoor recreation space. We have a super-abundance of street lying waste 90 per cent. of the time, often with absolutely no provision adjacent to the homes for playing space for small children. They play, therefore, in the streets, constantly menaced by fast motor traffic. The old street system throughout Moss Park is more than ample for the types of residence found there. Some of the area mid way between the traffic arteries might well be changed into parks and playgrounds.

This method follows the principles laid down in the city of Radburn, New Jersey, although there the houses were built in the open country. Detroit, in its City Plan Commission proposal, utilises this very economical device. In short, this is coming to be recognised as the logical solution for creating a residential environment on an existing gridiron of streets. All the regular local business services of stores, garages, schools, churches and parking facilities may be included in such schemes, each placed where it may serve the community conveniently.

Necessity for Community Parks.

The importance of space for outdoor recreation has been emphasised in a previous chapter. It will be noted that the provision for such space is an essential element in the three suggested schemes of rehabilitation of the Block No. 1. This is not merely in order that the young people may have a safe and easily accessible playground. The true purpose of the open spaces is to provide a miniature park in which all the members of the families in the surrounding dwellings may find satisfaction of their needs not only of play, but of rest and quiet in a peaceful environment, of opportunity

for companionship, and of appreciation of beauty. In our city we are rather behind-hand in our realisation of the value of such provision for the development of a community spirit. It is not a question of supplying large parks for general use. These of course are always of value. But we believe that it is even more important to provide small parks and spaces, in connection with every area in which two or three hundred families live in dwellings which are of necessity small and close together, so that the residents may regard the miniature park as peculiarly their own, an object of pride and care to all of them. In an age in which leisure time is continually increasing, and the use of the leisure surplus is already a serious problem, we suggest that the provision of such open spaces as we have described should hold an important place in the future planning of the city.

Administration of a Housing Area.

Assuming that some plan of reconstruction is adopted, what form of administration should be chosen to safeguard it? We are not concerned here with the general question of administration of a planning programme by a Commission or other body; this is discussed in Chapter IV. The question raised in this chapter is that of management and control of the area, the dwellings, and the tenants, under the general authority of the body responsible for rehousing. There is a widespread belief that people who are now occupying undesirable dwellings may not at once be suitable tenants of the new dwellings which are to replace them. They may be demoralised, it is claimed, by long habituation to dirt and sordid surroundings. But these are exactly the tenants whose rehousing is contemplated. It is not proposed to turn them out and build dwellings for a superior class of tenants, leaving them to roam the city in search of homes only slightly less unsatisfactory than those which they now occupy. Without expressing a dogmatic opinion regarding their

fitness or unfitness, we would point out that they cannot fairly be likened to the undoubtedly difficult tenants found in some of the long-established slums of some older cities, any more than the bad areas in which they live can be regarded as identical with the large concentrated slum areas in those cities. Still less can they be classed as a "slum population". Indeed, they cannot be grouped in any single class, for very many of them are just decent people who are the victims of misfortune, in many cases recent misfortune. We are therefore inclined to accept the evidence put before us by experienced social workers to the effect that the majority of the people to be rehoused are likely to appreciate and make good use of the opportunities for a better, healthier and more dignified life offered by the reconstructed area.

It is, however, certain that both selection and supervision of tenants will be necessary; selection, in order to secure that the new dwellings are inhabited by the class of tenants for whose benefit they are provided; supervision, in order to obtain the fullest possible co-operation of the tenants in the care of the property, in the full and proper use of the amenities provided, and in the development of a community spirit. To this end it will probably be found advisable—and in the long run economical,—to follow the method initiated in England by Octavia Hill, and now adopted with marked success in connection with housing enterprises there and elsewhere. Under this method the detailed management of the estates is entrusted to competent superintendents with carefully chosen assistants. The latter must be qualified by training and experience to act, not merely as agents and rent collectors, but as social supervisors of the welfare of the particular community, and also as friends and advisors of the families comprising it. In this way only can we expect to get the best out of both the material advantages provided and the human beings for whose benefit they are designed.

Objections to the Schemes Regarding Luxury and Expense.

Two deeper difficulties remain to be met. It may be objected that the rehousing suggested in our plan is at once too good and too expensive. Many of the people to be rehoused are accustomed to something in the nature of a hole-and-corner existence, in a simple environment which imposes upon them no restrictions and no standards of behaviour such as are involved in the rather elaborate schemes proposed. They would like better and more comfortable dwellings, it is true, but it is claimed that they would actually be happier in simple cottages resembling their present shacks, into which they might move without any noticeable change in their present way of living. Moreover, they will not be able to pay adequate rents. With every possible economy in building, the dwellings in the three schemes described above would be worth a rent beyond the reach of the low and irregular earnings of very many of the present inhabitants of the area.

The objection that the houses planned are too good need not be considered very seriously. They are designed to meet, but no more than meet, a minimum standard of health and decent family life; they are designed to do so without any extravagance or unnecessary expense. The schemes include also the provision of certain amenities, such as open spaces, which some may consider needless luxuries: but our object has been to show that those amenities (in other words, a really improved environment) follow naturally from careful and sensible use of the land, with but trifling addition to the total cost. If they do seem luxuries, we would urge that this is only because the public has become hardened to accept an exceedingly low standard of city planning and its possible benefits. No one who gives a little thought to the problem of rehousing would seriously recommend that, after clearing a bad area, we should be content to replace upon it a mere aggregation of little houses scattered around the same

wasteful collection of streets, alleys and yards which now exists, and to leave the area to breed over again the problems of waste, disorder, disease and danger which face us to-day.

The objection that the houses are too expensive to build and support on the basis of the incomes of the intended tenants is certainly valid. This raises a question of the first importance. We may admit once more that in any scheme of rehousing for the poor the actual rents of the new houses must, in many cases, be below the economic rent, that is, below the sum which will cover the full cost of land, building, taxes, upkeep and management. In other words the community must bear part of the cost. This is an almost universal experience in Europe. When efforts have been made to obtain the full economic rent from the tenants, the result has usually been either to confine the dwellings to a more prosperous class of tenants, or to compel the poorer tenants to spend a dangerously large proportion of their incomes in rent. This point has been strongly, but not too strongly, stated by one of the British authorities on rehousing: "Houses may be reduced in size and amenity with a view to cheapness, any possible expedient may be tried to fit houses to means; but the problem of the housing of the poorest families will remain unsolved simply because no rent that can be reached (even with the aid of an averaged subsidy) will be within their economic capacity."

Need for Rent Subsidies.

The question then arises: What form should the assistance take? The simple policy of a subsidy averaged over all the new dwellings does not meet the difficulty satisfactorily. It is liable to give too great an advantage to the tenants who are best off, and too little help to the tenants who are poorest. The alternative is a careful method of rent differentiation, larger subsidies being given to tenants who can pay least.

Without expressing any opinion in favour of this method, we suggest that it should be given careful consideration. The method has been recently adopted in some cities in England (notably in Leeds, where the rehousing of nearly a third of the inhabitants is contemplated), and it has official sanction in that country. The British Act of 1930 (the "Greenwood" or Slum Clearance Act) explicitly authorised it; and a circular of the Ministry of Health pointed out that "the Act contains an express provision authorising the local authority to charge differing rents for the houses provided under the Act or to grant to the tenant of any house rebates from rent, but the method of doing so is left to their discretion." In detail, rent differentiation appears to involve serious difficulties: it is necessary to check month by month the ability to pay of all the assisted tenants, and to be aware of any change in their circumstances. It is asserted that these difficulties are much less formidable in practice than is usually assumed. It may be pointed out that they would certainly be minimised under a system of selection and administration such as we have suggested in an earlier section of this chapter.

Cost of Raising All Toronto Houses to Minimum Health Standard.

It is not easy to calculate the cost of raising all Toronto houses to the minimum standard for health and decency. At the beginning of Chapter I it was estimated that the number of dwellings at present below this standard might be 3,000, and the number falling below the minimum standard of amenities substantially larger. But many of the substandard dwellings are overcrowded. In order to take adequate care of their occupants it is probable that not less than 4,000 dwellings would have to be constructed.

Regarding costs per dwelling it is even more difficult to make an estimate. The calculations of costs applicable to Scheme Three of the reconstruction of a particu-

lar block appear at the end of Part I of this chapter. There the average cost per dwelling is \$2959. This figure is not strictly applicable to the replacement of other blocks; and it is even less applicable to the replacement of scattered houses. Some considerations lead to the belief that a more comprehensive scheme would be more economical; others to the belief that the costs of reconstruction elsewhere, and on less standardised plans, would be greater. On the one hand it must be recollected that these calculations did not include the costs of purchasing and demolishing the existing buildings. On the other hand some of the 3,000 substandard buildings may be brought up to the standard by means of repairs, and the average cost of reconstruction thus reduced. On these considerations we may hazard a guess that the average cost of raising all dwellings to the standard might be about \$3,000. Since we estimate that 4,000 dwellings are needed we arrive at a total cost of \$12,000,000.

It should be made clear that this estimate of \$12,000,000 is for the total cost of replacing, or in some cases repairing, the existing substandard houses and of partially relieving thereby the existing conditions of overcrowding. It does not take care of the aggravations of the house shortage which would be caused by a substantial revival of employment and prosperity.

Housing on City Outskirts.

We have not thought it necessary to formulate plans for housing on the outskirts of the city, for the immediately urgent problem before Toronto is the rehabilitation of its bad and decaying areas, and the provision of dwellings for the dispossessed families in or near the localities in which they are now living. But the provision of small houses on unoccupied land is a suggestion which is so often encountered that we cannot entirely ignore it. If such a project meets existing needs, it has undoubted advantages. In some of the British cities, such as Glasgow, such schemes

form the major part of the rehousing programmes. In most cities they are combined with rehabilitation within the city. Perhaps the greatest advantage, apart from the possibility of lower cost land, is that they supply exactly what most of the people visualise as a home—a small self-contained dwelling with its own little garden in a pleasant and healthy neighbourhood. But there are also disadvantages. There is apt to be monotony and sameness; there is usually a dearth of those opportunities for amusement, interest, even excitement which the city environment affords; there is often separation, not only from relatives and friends, but from familiar haunts and familiar shops and stores; and—much more serious—the people may be separated by too great a distance from their work or the chances of work. “It is very nice in summer, but not so good in winter”; “It is all right if you can afford to travel about”; such are frequent remarks heard in the new outskirt areas of British cities. And, while the rents of the houses may be lower than is normally possible within the city, there must be added the cost of necessary travelling which many occupants of such areas as Moss Park can avoid. This may be equivalent to an addition to the rent of from \$2 to \$5 per month.

These transport charges may, of course, be avoided if the residential growth and the industrial growth of the city are planned and controlled in harmony with each other. There are obvious difficulties which impede the movement of existing factories to new locations on the outskirts of the city: but these do not obstruct the intelligent guidance of future industrial development. While we do not consider this matter in any detail it would clearly be the responsibility of the Toronto City Planning Commission, whose establishment we recommend, to do so. This is just the type of work in which such a commission might render invaluable service to the city.

CHAPTER VII.

CONCLUSIONS AND RECOMMENDATIONS

I. CONCLUSIONS

✓ Our survey of Toronto housing conditions reveals that there are thousands of families living in houses which are insanitary, verminous, and grossly overcrowded. The Committee confidently estimates that the number of dwellings which for these and other reasons constitute a definite menace to the health and decency of the occupants is certainly not less than 2,000 and may be more than 3,000. In addition there are probably half as many houses again which, while not in the same sense menacing, nevertheless lack the elementary amenities of life. ✓

✓ Bad houses are scattered all across the city; but they have clustered in down-town districts, conspicuously in Moss Park and the Ward. Here the evils of the houses themselves are aggravated by the incessant traffic and by the proximity of factories and warehouses. Here the problem of reconstruction is most urgent. ✓

Bad houses are not only a menace: they are active agents of destruction. The Committee is satisfied from its investigations and enquiries that they destroy happiness, health and life. They destroy morality and family ties. They destroy the basis of society itself by their destruction of self-respect and their promotion of delinquency and crime.

Housing conditions are bad because there are many families which cannot earn enough to pay for decent and healthful dwellings. In the lowest income group of society the insecurity of employment and the inadequacy of wages do not permit the payment of rentals much in excess of \$10 to \$15 per month in good

times. In bad times unemployment may throw the whole burden of their rent, together with other relief, upon private charity or the public purse. On the other hand, such are the costs of land, construction, maintenance and, above all, interest, that reasonably decent dwellings of a suitable size cannot be provided on a commercial basis for less than \$25 to \$30 per month. It is even less possible for the poorest group to buy, than it is for them to rent, adequate accommodation. Home ownership is impossible.

There are various ways of controlling city development and minimising the extent of bad housing. The easiest, and, in the case of all modern cities, the earliest method is the imposition of regulations regarding the location, structure and amenities of new and existing buildings. Such regulations exist in Toronto. But they have been inadequate to prevent the abominable housing conditions which our Report has detailed. They have been inadequate to prevent the general decay of whole areas, the reduction of city assessments and revenues, the wasteful use of street space, the insufficient provision of play spaces and community parks, and the intrusion of industry into residential areas. The inadequacy of these regulations is thus made plain. It is even a matter for surprise that they have achieved any degree of effectiveness, because the responsibility for their formulation and execution is dispersed among a variety of civic departments. No unified control exists. It would be most difficult either to secure the comprehensive planning and zoning of development which a modern city requires, or to carry out a far-sighted plan if one were devised. A city planning authority is an urgent necessity. Its existence would greatly facilitate positive measures of housing control, for it would educate the public to consider and support projects of slum clearance, outskirt development, and general civic reconstruction.

✓ Not only were bad housing conditions discovered, but the presence of a serious housing shortage was also

detected. A surplus of households is at present absorbed by doubling-up and overcrowding. If reasonably full employment were to return and marriages delayed by depression were to take place it is probable that a shortage of some 25,000 dwelling units would become apparent.✓

The community is responsible, we believe, for the provision of satisfactory dwellings for those who are too poor to afford them. This principle is widely if not universally accepted by European countries; and has been the basis of low cost housing development in Great Britain since before the war. Toronto must follow the example of the leading British cities. The responsibility must be shouldered. The time for reconstruction is here.

II. RECOMMENDATIONS

The conclusions of our investigation are very briefly outlined above. Our recommendations follow inevitably from them.

Specifically, we recommend:

1. That a City Planning Commission for Toronto be Established Immediately.

It is essential that a City Planning Commission be established forthwith. This would be desirable even if there were no problems of housing in existence. The lack of a single body to plan and guide urban development should be a matter of concern to all the citizens of Toronto. It is remarkable that property owners, industrialists, business men, taxpayers and voters, should so long have permitted their interests to remain unguarded. For there is no citizen who does not stand to profit, in the long run, from a beautiful, orderly and conveniently planned city: there is none who does not stand to lose from the

waste of a city which sprawls haphazard at its outskirts and which decays in congestion at its heart. But when we add to the need for a body to plan and guide future development the immediate necessity for reconstructing certain areas, where housing conditions are beyond the toleration of civic conscience and civic pride alike, then the case for a City Planning Commission becomes overwhelming. To undertake the reconstruction of these areas, at considerable trouble and expense, without ensuring that the development of the city would be such as to improve, rather than degrade, their surroundings or that equally obnoxious conditions would not develop elsewhere—such a policy would be to reject the light which is available and to leap wilfully into the dark.

The detailed composition and powers of such a Commission are matters which are not strictly within our terms of reference. We would, however, suggest that a chairman and seven other competent, disinterested and independent citizens should be appointed by the City Council. These Commissioners should hold office without remuneration for a period of three or four years, and retire in rotation. The Commission should appoint an expert in city planning who would be a full-time, salaried official and the head of its paid staff. The powers of the Commission should be investigatory and advisory. Executive functions must remain vested in the elected representatives of the citizens. Part of the work of the existing Town Planning Department should be taken over by the Commission.

2. That the Civic Departments Should Eliminate the Existing Unfit Houses as Soon as Possible.

Our investigation indicates that 2,000 to 3,000 houses in Toronto are a menace to the health of their inhabitants. It is very difficult, under existing regulations and legislation, for the Department of

Health or the Department of Buildings to condemn a dwelling as dangerous: for legal proof of danger must be forthcoming. Our fourth recommendation concerns the necessary changes in legislation. But whatever their handicaps, from lack either of legislation or of popular support, the aim of these Departments should be to improve or replace all houses which fall below the Minimum Standard of Health and Decency which this Committee has used, and to raise as soon as possible the lowest level of Toronto housing to the Minimum Standard of Amenities.

We recognise that a sudden general condemnation and demolition of 2,000 dwellings is impracticable; for it would lead to an intensification of the existing housing shortage and would increase the widespread hardships of overcrowding. The process would indeed be intolerably slow were it not accompanied by vigorous projects of rehousing.

3. That the City Should Initiate Extensive Projects for the Demolition of Slums and the Provision of Low-Cost Houses.

The existing conditions of overcrowding, combined with the prevalence of insanitary and structurally defective houses, make the need for new dwellings most urgent. In Chapter VI we presented three schemes, one of them in some detail, for the reconstruction of one of Toronto's worst blocks of houses. Some such plan should be undertaken without delay. In addition to its immediate value it should prove a most useful experiment for the guidance of future policy. This policy should be based upon the principle that when reconstruction is carried on in areas which are adjacent there is a mutual increase of effectiveness.

The execution of all such proposals as may be adopted should be placed in the hands of a Board of Directors responsible to the City Council. This

Board would of necessity co-operate closely and continuously with the City Planning Commission.

The administration of the rebuilt areas must be in the hands of persons of such a calibre and temperament as will gain the confidence and co-operation of the tenants in the payment of rents, the preservation of the property, and the promotion of community activities and pride.

4. That the City Should Seek the Necessary Co-operation of the Federal and Provincial Governments in Achieving These Objectives.

The Province must enact certain legislation if the programme outlined above is to be fully effective.

First, it should extend and improve the existing town planning legislation in order to give full powers to cities to carry on broad, effective schemes of town planning. An amended Act, we think, should provide for a Provincial Bureau of Town Planning and Housing, which would promote the development, all over the Province, of adequate policies regarding planning and housing.

Secondly, the Provincial Health Act should be amended (or special housing legislation should be passed) to set up standards of fit housing and to give full powers to municipal health officers to order the repair or the demolition of dwellings that do not measure up to them.

Thirdly, new legislation is necessary in order that extensive properties for housing schemes may be purchased at fair prices. Three principles, new to the Provincial code, should be accepted in such legislation. First, following British precedent, no compensation should be payable for a building which has been condemned by the local Medical Officer of Health. Secondly, in any other case one of the main guides to compensation for expropriation should be the net rental of land and buildings during the past seven years, capitalised at the prevailing rate

of interest paid by private builders. Thirdly, the maximum compensation payable should be 150 per cent. of the local assessment of land and buildings.

No doubt the Provincial government would hesitate to take action on these important matters solely for the benefit of the City of Toronto. But this is not implied in our proposals. Other communities in the Province have housing problems. If our proposals for Provincial legislation are good for Toronto they are probably good for other places as well. The new legislation should, we think, be so framed that it may be applicable to all urban communities and that it may give Provincial leadership in matters of town planning and housing.

From both the Provincial and Federal governments financial assistance for projects of reconstruction should be sought. Both governments have in the past given aid to public works as a means of unemployment relief; and further expenditures may be forthcoming under the Dominion Relief Act, 1933, and similar legislation. Both governments stand to gain from the decreased burden of unemployment relief and from the increased prosperity and public revenues which all such expenditures promote; and they stand to gain more especially from the works which we recommend because better housing increases health and happiness and diminishes delinquency and crime.

It should be urged on the Dominion government particularly that no public works grants are so urgently needed as those for the rehousing of the poorest members of the community; further, that in order to make such grants most effective, a National Housing Commission should be appointed to assist Provincial and municipal housing authorities in the formulation of plans, in the choice of materials, and possibly, if a nation-wide housing scheme can be initiated, in securing economies by the large scale purchase of such materials.

In summary, then, we recommend a serious and sustained public attack on the problem of bad housing in Toronto, by means of a modern and efficient system of town planning, a vigorous policy of repairing or demolishing unfit dwellings, and the building of new low-cost houses as rapidly as possible. While the City of Toronto would be the leading governmental body concerned in this programme, it would require generous co-operation and assistance from the Province and the Dominion. Beginning at once with an experimental scheme of new building, such as that outlined in Chapter VI of our Report, reconstruction should proceed at an accelerating rate so that within a few years thousands of good, new houses may replace the present unfit buildings and meet the housing shortage which we now face.

The immediate initiation of this programme would have the great merit of stimulating employment and reducing the need for relief. Over a period of years it should do much more than this. It should eliminate a serious reproach to the city. It should produce a healthier, happier, more civilised community. It should make Toronto a better place in which to live, not only for the poorer people immediately benefited, but also for the more prosperous citizens. It should make Toronto worthy of the name, "A City of Homes".

HERBERT A. BRUCE,
Chairman.

APPENDIX I

DEFINITIONS OF MINIMUM STANDARDS OF HEALTH AND AMENITIES

We found it wise to formulate two minimum standards in order to classify the houses which fell within the Committee's surveys. These standards are a minimum standard for health and decency and a minimum standard of amenities. The former seeks to establish a minimum below which any house may definitely be considered dangerous to the health of the occupants or incompatible with decency, self respect, and tolerable privacy in their conduct of life, assuming reasonable care and effort on their part; the latter includes those additional items of comfort at home and satisfactory environmental conditions which Canadian customs and standards demand.

MINIMUM STANDARD OF HEALTH		ADDITIONAL REQUISITES OF MINIMUM STANDARD OF AMENITIES
Position	The rear dwelling, i.e., that confronting neither a street nor an alley, is not necessarily substandard, but it must have free access of light and air to measure up to the minimum health standard.	No rear or alley dwelling.
Foundation	Good or moderate with cement cellar, but necessarily good where there is a dirt cellar or no cellar. Where there is no cellar there must be an air space of two feet under the house, this space to be drained and enclosed.	Good.
Cellar	Cement cellar with good or moderate foundations. Dirt cellar with good foundations. No cellar with good foundations.	Cement.

MINIMUM STANDARD OF HEALTH		ADDITIONAL REQUISITES OF MINIMUM STANDARD OF AMENITIES
State of Repair	Good. (In classifying a house as substandard the three previous items were considered together).	
Rooms	No cellar dwelling—a specially planned basement apartment is not considered as a cellar dwelling.	
Heating	Central heating is not necessarily required. The house must be weatherproof and capable of being heated so that the rooms can be kept at a reasonable temperature in the coldest weather. In general those houses which are in poor repair, and which have only one or two stoves, and are represented by the tenants as being very cold in winter, would not measure up to minimum health standards of heating. Such cases as the water freezing in the sink and ice on the floor would clearly fall in the substandard class.	Central heating.
Windows	All rooms must have windows opening on to the outer air and these windows must be movable.	
Lighting	It should not be necessary to use artificial lighting on a normal day.	Good daylight in all rooms.
Illumination		Electricity or gas laid on in all rooms.

MINIMUM STANDARD OF HEALTH		ADDITIONAL REQUISITES OF MINIMUM STANDARD OF AMENITIES
Ventilation	Direct ventilation, and if possible, a through draft should be provided.	Cross ventilation possible for all rooms.
Dampness	The house must be free from serious dampness.	
Smell	Smell does not of itself place the house in the substandard class, but where the smell is persistent and caused by conditions which are a menace to health the house is classed as substandard.	Free from obnoxious smells inside and out.
Vermin	The house should be in such condition that it is possible to keep it free from vermin. Where a row of houses is infested with vermin it would seem impossible for the individual to cope with the problem. (This point was considered in relation to all the other features of the dwelling and its environment.)	Free from vermin of all kinds.
Water Supply	Water must be laid on inside the house. There must be provided, in good working order: tap, sink and drain, other washing facilities, either a basin or bath.	Complete inside plumbing consisting of tap, sink, basin, bath and toilet. The toilet must not be off the kitchen, off the living room or in the basement. All these conveniences must be in good working order. Proper ventilation must be provided.

MINIMUM STANDARD OF HEALTH		ADDITIONAL REQUISITES OF MINIMUM STANDARD OF AMENITIES	
Toilet	<p>Inside water closet, for the use of the household only, with entry from within the dwelling. There must be a window in the compartment opening directly to the outer air. The toilet must be in satisfactory working order.</p>		
Cooking	<p>A separate place should be provided for cooking apart from the sleeping quarters. Vents and flues must be furnished in all rooms used for cooking.</p>	Individual cooking arrangements for each household.	
Food Storage	<p>Accommodation for the storage of food must be provided in a reasonably cool position with protection from dust and flies. Care must be exercised in classifying a house as substandard on this count. (A check in the category "other" on the cards, as defined below in Appendix III, footnote 5, definitely placed the dwelling in the substandard class. If there were a "container" the house was further considered with reference to any remarks by the investigator.)</p>		
Environment			<p>What is commonly termed a "slum" would not supply the proper neighborhood surroundings for a house intended to provide the satisfactory environmental conditions of even a minimum standard of amenities.</p>

APPENDIX III

STATISTICAL SUMMARY OF CONDITIONS IN 1421 POOR DWELLINGS IN TORONTO

(As Revealed by the Extensive Survey, May, 1934)

TYPE OF DWELLING UNIT			HEATING		
	No.	Per cent.		No.	Per cent.
House.....	1,168	82.2	Central.....	232	17.7
Apartment....	34	2.4	Stove.....	1,081	82.3 x
Rooms.....	219	15.4	Total.....	1,313	100
Total.....	1,421	100	Not reported...	19	
Not reported...	0		Total.....	1,332	
Total.....	1,421				
CELLAR ¹			ILLUMINATION		
	No.	Per cent.		No.	Per cent.
Cement.....	487	36.8	Electric.....	1,176	90.9
Dirt.....	267	20.2	Other.....	117	9.1 x
None.....	568	43.0	Total.....	1,293	100
Total.....	1,322	100	Not reported...	39	
Not reported...	10		Total.....	1,332	
Total.....	1,332				
FOUNDATIONS			VENTILATION		
	No.	Per cent.		No.	Per cent.
Good.....	349	26.2	Direct.....	1,265	97.1
Moderate.....	488	36.6	Indirect ²	38	2.9
Bad.....	495	37.2	Total.....	1,303	100
Total.....	1,332	100	Not reported...	29	
Not reported...	0		Total.....	1,332	
Total.....	1,332				
GENERAL STATE OF REPAIR			DAMPNESS		
	No.	Per cent.		No.	Per cent.
Good.....	245	18.5	Damp.....	636	57.8 x
Moderate.....	708	53.5	Leaky.....	292	
x Bad.....	370	28.0	Flooded.....	125	
Total.....	1,323	100	Dry.....	464	42.2
Not reported...	9		Total.....	1,100	100
Total.....	1,332		Not reported...	232	
			Total.....	1,332	

SMELL			FOOD STORAGE		
	No.	Per cent.		No.	Per cent.
Yes.....	429	40.0	Refrigerator...	158	13.0
Inside.....	344		Container ⁵	821	67.4
Outside.....	206		Other.....	240	19.6
No.....	643	60.0	Total.....	1,219	100
Total.....	1,072	100	Not reported...	202	
Not reported...	260		Total.....	1,421	
Total.....	1,332				
VERMIN			HOME OWNERSHIP		
	No.	Per cent.		No.	Per cent.
Verminous.....	607	55.5	Owned by occupants.....	89	7.4
Rats.....	372		Rented by occupants.....	1,107	92.6 x
Other.....	421		Total.....	1,196	100
No vermin.....	486	44.5	Not reported...	225	
Total.....	1,093	100	Total.....	1,421	
Not reported...	239				
Total.....	1,332				
WATER SUPPLY			MOVES IN PRECEDING YEAR		
	No.	Per cent.		No.	Per cent.
Inside.....	1,248	97.1	None.....	776	63.4
With bath...	526		Three or less...	406	33.2
Without bath	722		Four or more...	42	3.4
Outside.....	37	2.8	Total.....	1,224	100
Total.....	1,285	100	Not reported...	197	
Not reported...	47		Total.....	1,421	
Total.....	1,332				
Individual...	1,161				
Shared ³	213				
TOILET			REASON FOR LAST MOVE		
	No.	Per cent.		No.	Per cent.
Inside ⁴	1,023	79.7	Rent too high..	518	52.5 x
Satisfactory..	782		Eviction.....	108	11.0 x
Unsatisfactory	241		Other.....	360	36.5
Outside.....	261	20.3	Total.....	986	100
Total.....	1,284	100	Not reported...	346	
Not reported...	48		Total.....	1,332	
Total.....	1,332				
Individual...	1,092				
Shared ³	281				
			RENT PAID BY		
	No.	Per cent.		No.	Per cent.
			Family.....	648	58.5
			Social agency ⁶ ..	459	41.5 x
			Total.....	1,107	100
			Not reported...	225	
			Total.....	1,332	

NATIONALITY OF FAMILY HEAD					
	No.	Per cent.		No.	Per cent.
Canadian.....	492	40.6	Nine.....	10	.8
Other British..	412	33.9	Ten and over..	7	.5
Foreign.....	309	25.5	Total.....	1,322	100
Total.....	1,213	100	Not reported...	99	
Not reported...	208		Total.....	1,421	
Total.....	1,421		No. OF PERSONS PER HOUSEHOLD		
No. OF ROOMS PER DWELLING				No.	Per cent.
	No.	Per cent.	One.....	25	1.9
One.....	76	5.8	Two.....	130	9.8
Two.....	99	7.5	Three.....	196	14.8
Three.....	193	14.6	Four.....	229	17.3
Four.....	324	24.5	Five.....	229	17.3
Five.....	275	20.8	Six.....	159	12.1
Six.....	274	20.7	Seven.....	113	8.6
Seven.....	46	3.5	Eight.....	99	7.5
Eight.....	18	1.3	Nine.....	53	4.0
			Ten and over...	89	6.7
			Total.....	1,322	100
			Not reported...	99	
			Total.....	1,421	

Appendix III is continued on page 132

NUMBER OF ROOMS OCCUPIED BY HOUSEHOLDS OF DIFFERENT SIZES

No. of Persons per Household	No. of Rooms Occupied by Household										Total
	1	2	3	4	5	6	7	8	9	10 and over	
1.....	6	2	7	4	3	3	..	..	..	..	25
2.....	27	11	21	46	15	9	..	1	..	..	130
3.....	28	32	33	43	27	30	2	1	..	..	196
4.....	10	28	50	68	47	22	2	2	..	..	229
5.....	4	20	40	57	60	43	4	1	..	..	229
6.....	..	4	26	44	37	38	7	3	..	..	159
7.....	1	1	11	31	23	40	6	..	..	..	113
8.....	..	..	4	16	24	45	10	..	..	..	99
9.....	..	1	1	8	20	16	4	2	..	1	53
10 and over.	..	..	..	7	19	28	11	8	10	6	89
TOTAL...	76	99	193	324	275	274	46	18	10	7	1,322
Total not overcrowded, 568, or 42.97%*	Not reported...										99
Total overcrowded, 754, or 57.03%*	TOTAL.....										1,421

*For the purpose of this table, overcrowding is deemed to exist in houses where the number of occupants exceeds the number of habitable rooms.

AVERAGE NUMBER OF PERSONS PER HOUSEHOLD

16 and under.....	No. 3,247	Average 2.5
17 and over.....	3,644	2.7
Total.....	<u>6,891</u>	<u>5.2</u>

DWELLINGS CLASSIFIED ACCORDING TO MINIMUM HEALTH AND AMENITY STANDARDS,⁷
BY SOCIAL AGENCY DISTRICTS

DISTRICT	SUBSTANDARD			OTHER		TOTAL	
	Below Health No. Per cent.	Above Health, below Amenity No. Per cent.	Total No. Per cent.	No.	Per cent.	No.	Per cent.
Hillcrest.....	18 47.4	15 39.4	33 86.8	5	13.2	38	100
Moss Park..	366 84.1	64 14.7	430 98.8	5	1.2	435	100
Parkdale....	99 72.8	31 22.8	130 95.6	6	4.4	136	100
Riverdale...	32 78.0	7 17.1	39 95.1	2	4.9	41	100
Runnymede.	14 42.4	7 21.2	21 63.6	12	36.4	33	100
St. Clair....	36 73.5	12 24.5	48 98.0	1	2.0	49	100
Scarboro ...	34 69.4	12 24.5	46 93.9	3	6.1	49	100
University..	294 70.3	109 26.1	403 96.4	15	3.6	418	100
Yorkville...	106 79.7	24 18.0	130 97.7	3	2.3	133	100
TOTAL.....	999 75.0	281 21.1	1,280 96.1	52	3.9	1,332	100

MONTHLY RENTALS CHARGED FOR GROUP OF FOUR TO SIX
ROOM DWELLINGS, CLASSIFIED ACCORDING TO MINIMUM
HEALTH AND AMENITY STANDARDS⁷ OF THE DWELLINGS

Grade	\$10 and less	\$11– \$15	\$16– \$20	\$21– \$25	\$26 and over	Total
Below health..	22	126	47	4	1	200
Above health below amenity.	2	13	59	16	10	100
Above amenity	...	...	12	5	3	20

¹ The term "cement" includes cellars constructed of cement, brick, masonry, and similar materials. A "dirt" cellar is one where no solid construction has been attempted and the cellar is simply a dirt hole dug underneath a part or all of the house.

² Indirect ventilation exists where there is no access from a room directly to the open air. Where this is the case in any room the ventilation of the dwelling has been classed as indirect.

³ Where either the water supply or the toilet is outside the actual dwelling unit, and is used in common with members of other dwelling units, this item is classified as shared.

⁴ Unsatisfactory toilets are those in basements or cellars, off kitchens or living rooms, or working inefficiently.

⁵ The term "container" designates any special place for food storage such as pantry, cupboard, box, shelf, etc. Only when the food is left scattered about is the term "other" used.

⁶ This category includes all cases where the rent is paid in part or in full by any social agency.

⁷ For definitions of standards see Appendix I.

TORONTO HOUSING SURVEY 1934

II.—THE STREET

(Write on back of card if necessary.)

APPENDIX V

STATISTICAL SUMMARY OF CONDITIONS IN 3,639 DWELLINGS IN MOSS PARK AND THE WARD, TORONTO

(As Revealed by the Intensive Survey, June, 1934)

	MOSS PARK		THE WARD	
	No.	Per cent.	No.	Per cent.
Dwelling Units.....	3,047	100	592	100
Business in Building ¹	318	10.4	175	29.6
✕ Vacant.....	171	5.6	54	9.1
Position:				
Street.....	2,847	93.4	560	94.6
Rear.....	38	1.3	22	3.7
Alley.....	162	5.3	10	1.7
Total.....	3,047	100	592	100
Not reported.....	0		0	
Total.....	3,047		592	
Construction:				
Brick.....	1,297	43.0	227	39.9
Brick and Stucco.....	982	32.6	111	19.5
Stucco.....	443	14.7	159	27.9
Other.....	292	9.7	72	12.7
Total.....	3,014	100	569	100
Not reported.....	33		23	
Total.....	3,047		592	
Structural Condition ² :				
Exterior—Good.....	1,006	33.1	181	31.9
Moderate.....	1,302	42.9	298	52.6
✕ Bad.....	730	24.0	88	15.5
Total.....	3,038	100	567	100
Not reported.....	9		25	
Total.....	3,047		592	
Interior—Good.....	1,190	40.0	173	32.0
Moderate.....	1,413	47.6	315	58.3
✕ Bad.....	368	12.4	52	9.7
Total.....	2,971	100	540	100
Not reported.....	76		52	
Total.....	3,047		592	

APPENDIX V—Continued

	MOSS PARK		THE WARD	
	No.	Per cent.	No.	Per cent.
Cellar ³ :				
Cement.....	1,898	63.5	181	34.6
Dirt.....	556	18.6	178	34.0
None.....	534	17.9	164	31.4
Total.....	2,988	100	523	100
Not reported.....	59		69	
Total.....	3,047		592	
Heating:				
Furnace.....	1,622	54.8	183	35.1
X Stove.....	1,340	45.2	339	64.9
Total.....	2,962	100	522	100
Not reported.....	85		70	
Total.....	3,047		592	
Sanitation:				
Tap—				
Inside.....	2,918	99.4	517	99.2
Outside.....	17	.6	4	.8
Total.....	2,935	100	521	100
Not reported.....	112		71	
Total.....	3,047		592	
Sink—				
Inside.....	2,908	99.1	498	95.6
None.....	26	.9	23	4.4
Total.....	2,934	100	521	100
Not reported.....	113		71	
Total.....	3,047		592	
Bath—				
Yes.....	2,117	72.8	292	56.1
X No.....	792	27.2	228	43.9
Total.....	2,909	100	520	100
Not reported.....	138		72	
Total.....	3,047		592	
Toilet—				
Inside.....	2,695	91.3	438	84.1
X Outside.....	256	8.7	83	15.9
Total.....	2,951	100	521	100
Not reported.....	96		71	
Total.....	3,047		592	
Inside Toilet—Off kitchen or living room or in basement..	272		63	

APPENDIX V—Continued

	MOSS PARK		THE WARD	
	No.	Per cent.	No.	Per cent.
Number of Rooms in Dwelling:				
Three and under.....	112	3.9	81	15.8
Four.....	376	13.1	72	14.0
Five.....	379	13.3	66	12.9
Six.....	955	33.4	133	25.9
Seven.....	255	8.9	80	15.6
Eight.....	354	12.4	40	7.8
Nine.....	150	5.2	18	3.5
Ten.....	280	9.8	23	4.5
Total.....	2,861	100	513	100
Not reported.....	186		79	
Total.....	3,047		592	
Extra Families ⁴	374		18	
Standard ⁵ :				
× Below health standard.....	1,221	40.2	329	58.1
Above health and below amenity standard.....	1,012	33.3	123	21.7
Above amenity standard.....	803	26.5	114	20.2
Total.....	3,036	100	566	100
Not reported.....	11		26	
Total.....	3,047		592	

¹ This classification indicates that part of the building which contains the dwelling unit is used for industrial or commercial purposes.

² In grading the structural condition of a house lack of proper maintenance by the occupants was disregarded. The term "Good" is used to describe a building which is structurally sound and requires no repairs, "Moderate" one appearing structurally sound but in need of repairs, and "Bad" one unfit for living purposes, either because it has deteriorated and is structurally unsafe or because the cost of repairing the building would be out of all proportion to the original cost and increased life of the buildings.

³ The term "cement" includes cellars constructed of cement, brick, masonry, and similar materials. A "dirt" cellar is one where no solid construction has been attempted and the cellar is simply a dirt hole dug underneath a part or all of the house.

⁴ Where more families than one occupy a dwelling other than a rooming house, those in excess of one are considered as extra.

⁵ For definitions of standards see Appendix I.

APPENDIX VI

STATISTICAL SUMMARY OF CONDITIONS IN THREE BLOCKS IN MOSS PARK, TORONTO

(As Revealed by the Intensive Survey, June, 1934)

	BLOCK I		BLOCK II		BLOCK III	
	Oak-Dundas-Sackville-Sumach Sts.		Dundas-Queen-Sumach-River Sts.		Dundas-Queen-Seaton-Berkeley Sts.	
	No.	Per cent.	No.	Per cent.	No.	Per cent.
Dwelling Units.....	159	100	264	100	295	100
Business in Building ¹ ..	7	4.4	19	7.2	41	13.9
Vacant.....	14	8.8	15	5.7	16	5.4
Position:						
Street.....	159	100	223	84.5	292	99.0
Rear.....	0		2	.8	1	.3
Alley.....	0		39	14.8	2	.7
Total.....	159	100	264	100	295	100
Not reported.....	0		0		0	
Total.....	159		264		295	
Construction:						
Brick.....	11	6.9	113	42.8	114	38.6
Brick and Stucco...	115	72.3	63	23.9	59	20.0
Stucco.....	9	5.7	5	1.9	82	27.8
Other.....	24	15.1	83	31.4	40	13.6
Total.....	159	100	264	100	295	100
Not reported.....	0		0		0	
Total.....	159		264		295	
Structural Condition ² ..						
Exterior—						
Good.....	38	23.9	80	30.5	50	17
Moderate.....	98	61.6	143	54.6	126	42.7
Bad.....	23	14.5	39	14.9	119	40.3
Total.....	159	100	262	100	295	100
Not reported.....	0		2		0	
Total.....	159		264		295	
Interior—						
Good.....	55	37.1	72	28.1	77	26.5
Moderate.....	90	60.8	161	62.9	121	41.6

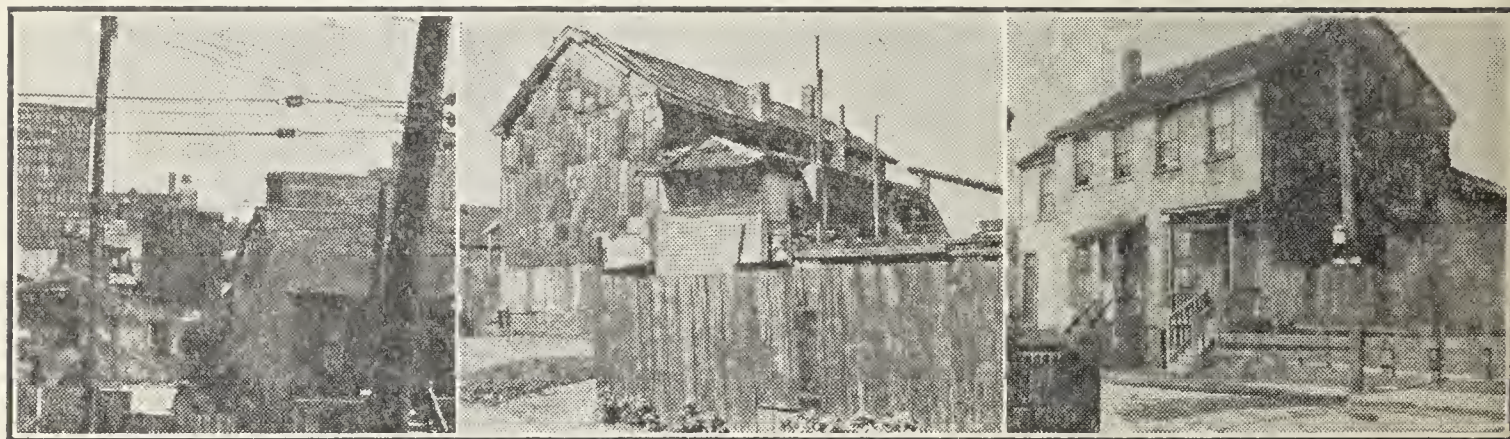
APPENDIX VI—Continued

	BLOCK I		BLOCK II		BLOCK III	
	Oak-Dundas-Sackville-Sumach Sts.		Dundas-Queen-Sumach-River Sts.		Dundas-Queen-Seaton-Berkeley Sts.	
	No.	Per cent.	No.	Per cent.	No.	Per cent.
Interior (Cont.)—						
Bad.....	3	2.1	23	9.0	93	32.0
Total.....	148	100	256	100	291	100
Not reported.....	11		8		4	
Total.....	159		264		295	
Cellar ³ :						
Cement.....	60	38.2	178	71.5	162	55.3
Dirt.....	61	38.9	53	21.3	47	16.0
None.....	36	22.9	18	7.2	84	28.7
Total.....	157	100	249	100	293	100
Not reported.....	2		15		2	
Total.....	159		264		295	
Heating:						
Furnace.....	43	27.6	116	46.2	145	50.0
Stove.....	113	72.4	135	53.8	145	50.0
Total.....	156	100	251	100	290	100
Not reported.....	3		13		5	
Total.....	159		264		295	
Sanitation:						
Tap—						
Inside.....	150	100	249	100	290	100
Outside.....	0		0		0	
Total.....	150	100	249	100	290	100
Not reported.....	9		15		5	
Total.....	159		264		295	
Sink—						
Inside.....	150	100	249	100	289	99.7
Outside.....	0		0		1	.3
None.....	0		0		0	
Total.....	150	100	249	100	290	100
Not reported.....	9		15		5	
Total.....	159	100	264		295	
Bath—						
Yes.....	78	52.0	176	70.7	192	66.2
No.....	72	48.0	73	29.3	98	33.8
Total.....	150	100	249	100	290	100

APPENDIX VI—Continued

	BLOCK I		BLOCK II		BLOCK III	
	Oak-Dundas-Sackville-Sumach Sts.		Dundas-Queen-Sumach-River Sts.		Dundas-Queen-Seaton-Berkeley Sts.	
	No.	Per cent.	No.	Per cent.	No.	Per cent.
Bath (Cont.)—						
Not reported.....	9		15		5	
Total.....	159		264		295	
Toilet—						
Inside.....	117	78.0	249	100	245	84.5
Outside.....	33	22.0	0		45	15.5
Total.....	150	100	249	100	290	100
Not reported.....	9		15		5	
Total.....	159		264		295	
Inside Toilet — Off kitchen or living room or in basement.....	13		44		27	
Number of Rooms in Dwelling:						
Three and under ...	3	2.0	8	3.2	7	2.4
Four.....	16	10.6	44	17.6	29	9.9
Five.....	20	13.2	47	18.8	68	23.3
Six.....	99	65.7	110	44.0	67	22.9
Seven.....	6	4.0	17	6.8	36	12.3
Eight.....	4	2.6	20	8.0	52	17.8
Nine.....	1	.7	3	1.2	22	7.5
Ten and over.....	2	1.3	1	.4	11	3.8
Total.....	151	100	250	100	292	100
Not reported.....	8		14		3	
Total.....	159		264		295	
Extra Families ⁴	17		34		44	
Standard ⁵ :						
Below health standard.....	97	61.0	98	37.8	155	52.5
Above health and below amenity standard.....	38	23.9	118	45.6	102	34.6
Above amenity standard.....	24	15.1	43	16.6	38	12.9
Total.....	159	100	259	100	295	100
Not reported.....	0		5		0	
Total.....	159		264		295	

^{1 2 3 4 5} For all footnote references see page 138.



"GOOD-BYE TO ALL THAT."

Jul

March 14

Mar, 29/65

OCT 12 1966



